



PhD in INGEGNERIA GESTIONALE / MANAGEMENT ENGINEERING - 40th cycle

THEMATIC Research Field: FINTECH AND INSURTECH

Monthly net income of PhDscholarship (max 36 months)
€ 1500.0
In case of a change of the welfare rates during the three-year period, the amount could be modified.

Context of the research activity	
Motivation and objectives of the research in this field	<p>Motivations:</p> <p>Rapid Growth: Fintech startups are experiencing exponential growth, disrupting traditional financial services. Understanding their corporate governance models is essential to ensure sustainable growth and regulatory compliance.</p> <p>Investor Confidence: As fintech ventures attract significant investment, maintaining robust corporate governance practices is crucial to instill investor confidence and attract further funding.</p> <p>Risk Management: Fintech startups operate in a dynamic and highly regulated environment. Effective corporate governance helps identify and mitigate risks, safeguarding both the company and its stakeholders.</p> <p>Ethical Concerns: With the integration of cutting-edge technologies like AI and blockchain, ethical considerations become paramount. Researching corporate governance frameworks aids in promoting ethical conduct and responsible innovation.</p> <p>Objectives:</p> <p>Evaluate Current Practices: Assess existing corporate governance structures in fintech startups to identify strengths, weaknesses, and areas for improvement.</p> <p>Develop Frameworks: Create tailored corporate governance frameworks specifically designed for fintech startups, considering their unique business models, risk profiles, and regulatory requirements.</p> <p>Enhance Accountability: Implement mechanisms to enhance transparency and accountability within fintech startups, fostering trust among investors, customers, and regulatory bodies.</p> <p>Promote Diversity:</p>



	<p>Investigate the role of diversity, including gender, ethnicity, and expertise, in corporate governance within fintech startups, aiming for more inclusive decision-making processes and better outcomes. Address Emerging Challenges: Anticipate and address emerging challenges in corporate governance posed by technological advancements, market disruptions, and regulatory changes in the fintech industry. Benchmarking and Best Practices: Conduct comparative studies to benchmark corporate governance practices across fintech startups globally, identifying best practices and lessons learned. Educational Outreach: Disseminate research findings through publications, workshops, and educational programs to raise awareness and educate stakeholders about the importance of effective corporate governance in fintech startups</p>
<p>Methods and techniques that will be developed and used to carry out the research</p>	<p>Literature Review: Conduct a comprehensive review of academic literature, industry reports, and regulatory guidelines on corporate governance in both fintech and traditional startup contexts. This provides a foundational understanding of existing theories, frameworks, and best practices. Case Studies: Analyze real-world case studies of fintech startups to examine their corporate governance structures, decision-making processes, and outcomes. Case studies offer insights into the practical challenges and solutions encountered by companies in this sector. Surveys and Interviews: Design and administer surveys and interviews targeting key stakeholders within fintech startups, including founders, board members, investors, and regulators. These qualitative research methods help capture diverse perspectives, experiences, and attitudes towards corporate governance practices. Quantitative Analysis: Employ quantitative methods to analyze data related to corporate governance indicators, such as board composition, executive compensation, and regulatory compliance. Statistical analysis enables the identification of correlations, trends, and patterns within large datasets.</p>
<p>Educational objectives</p>	<p>Knowledge Dissemination: Disseminate research findings through academic publications, industry reports, and</p>



	<p>educational materials to share insights and best practices related to corporate governance in fintech startups with a wide audience of stakeholders. Training and Workshops: Develop training programs, workshops, and seminars to educate founders, executives, board members, investors, and regulators about the importance of effective corporate governance practices in fostering sustainable growth and mitigating risks in fintech startups. Community Engagement: Engage with local communities, industry clusters, and startup ecosystems to raise awareness of corporate governance issues and empower entrepreneurs with the knowledge and resources needed to establish and maintain effective governance structures in their ventures.</p>
<p>Job opportunities</p>	<p>Corporate Governance Officer: Fintech startups may hire dedicated corporate governance officers responsible for developing, implementing, and overseeing corporate governance frameworks and policies. They ensure compliance with regulatory requirements, promote transparency and accountability, and provide guidance to senior management and board members on governance best practices. Risk Management Analyst: Risk management analysts assess and manage the risks associated with corporate governance in fintech startups, including operational, financial, regulatory, and reputational risks. They identify potential vulnerabilities, develop risk mitigation strategies, and monitor risk exposure to safeguard the interests of stakeholders and ensure business continuity. Internal Auditor: Internal auditors evaluate the effectiveness of corporate governance practices and internal controls within fintech startups to identify areas for improvement and mitigate risks of fraud, errors, and non-compliance. They conduct audits, assess operational processes, and recommend corrective actions to enhance governance efficiency and accountability.</p>
<p>Composition of the research group</p>	<p>1 Full Professors 0 Associated Professors 1 Assistant Professors 6 PhD Students</p>
<p>Name of the research directors</p>	<p>Marco Giorgino, Laura Grassi</p>



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Additional support - Financial aid per PhD student per year (gross amount)	
Housing - Foreign Students	--
Housing - Out-of-town residents (more than 80Km out of Milano)	--

Scholarship Increase for a period abroad	
Amount monthly	750.0 €
By number of months	6

Additional information: educational activity, teaching assistantship, computer availability, desk availability, any other information
<p>Desk availability</p> <p>Teaching and tutoring: "If coherent with the development of their doctoral program, the PhD candidate will have the opportunity to be involved in: teaching activities, tutoring to master students, tutoring to PhD candidates for administrative processes."</p> <p>Funding for educational activities: 6.100,00 Euros for three years</p>