

Curriculum Vitae

Alberto Zazzaro

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Contacts

- Address: Dipartimento di Economia e Statistica, Università di Napoli Federico II. Complesso Universitario di Monte Sant'Angelo – Via Cintia 21, 80126 Napoli (Italy).
- Email: alberto.zazzaro@unina.it
- Telephone: +39-081-675038. Skype: alberto_zazzaro
- Web-page: <https://sites.google.com/view/zazzaro> and <https://www.docenti.unina.it/alberto.zazzaro>.
- Research papers available at: <http://ideas.repec.org/e/pza69.html> and <http://ssrn.com/author=250525>.

Academic positions

- Professor of Economics - University of Naples Federico II, Department of Economics and Statistics.
- Research fellow and founding member of the Money and Finance Research Group (MoFiR), Ancona, Italy.
- Research fellow of the Center for Studies in Economics and Finance (CSEF), Naples, Italy.
- Research fellow of Centro Luca d'Agliano (L'dA), Milan, Italy.
- Honorary member of the Istituto Adriano Olivetti (ISTAO), Ancona, Italy.
- Fellow of Associazione Scientifica "Centro Portici", Naples, Italy.

Past academic positions

- President of the Società Italiana di Economia (Italian Economic Association): 2020-2022.
- Professor of Economics - Polytechnic University of Marche, Department of Social and Economic Sciences: 2004 - 2017.
- Vice President of the Società Italiana di Economia (Italian Economic Association): 2013-2016.
- Associate Professor of Economics - Polytechnic University of Marche, Department of Economics: 2001-2003.
- Associate Professor of Monetary Economics - Polytechnic University of Marche, Department of Economics: 2000.
- Assistant Professor of Economics - Polytechnic University of Marche, Department of Economics: 1998-1999.

- Assistant Professor of Economics - University of Urbino, Institute of Economics: 1995-1997.
- Research fellow of Centre for Economic and Policy of Rural Development, (CFEPSR, Portici - Naples, Italy), 2002-2010.

Education

- PhD in Economics, University of Ancona, 1994.
- M.A. in Economic Development, Centro di Specializzazione e Ricerche Economico-Agrarie per il Mezzogiorno, Portici, 1991.
- B.A. in Economics, University of Naples “Federico II”, 1988.

Visiting positions

- Kelley School of Business, Indiana University - March-April, 2010.
- London School of Economics - September-December, 1997.
- University College London - September-December, 1992.

Research projects

Scientific coordination

- PRIN research program “Green Investments and Environmental Risks: Banks, Firms and Public Policies” funded by the Italian Ministry of the University and Research, 2023-2025.
- Research program on “Finance for innovation and the eco-logistic transition”, PON R&I - AZIONE IV.6 funded by Italian Ministry of Research and European Union, 2020-2023.
- Italy-Japan Scientific Cooperation Agreement, between CNR and JSPS, in collaboration with Hirofumi Uchida (Kobe University), 2015.
- Research program on “Financial crisis and financial exclusion”, funded by the Banca Popolare di Ancona, 2011-2013.
- Research program on “Financial constraints to firms’ growth”, funded by the Banca Popolare di Ancona, 2004-2006.
- Research program on “Firm networks and districts”, funded by the Banca Popolare di Ancona, 2007-2009.
- PRIN research program “Concentration and competition in the Italian banking system”, funded by the Italian Ministry of the University and Research, 2001-2003.

Editorial activity

Board memberships

- Member of the Editorial Board of the SN Business & Economics, 2021-present.
- Member of the Board of Advisors and Board of Trustees of the Italian Economic Journal, 2016-present.
- Member of the Editorial Board of the PSL Quarterly Review, 2014-present.

- Member of the Editorial Board of the Rivista Bancaria – Minerva Bancaria, 2009-present.
- Editor of the Italian Economic Journal, 2014-2016.
- Editor-in-chief of the Rivista Italiana degli Economisti – The Journal of The Italian Economic Association, 2008-2014.
- Member of the Editorial board of the Rivista Italiana degli Economisti, 1996-2001.

Refereeing

- **Book publishers:** Ashgate; Edward Elgar; Routledge; Springer.
- **Journals:** American Economic Review: Insights; Applied Economics, Banks and Bank Systems, BNL Quarterly Review; British Journal of Management; Cambridge Journal of Economics; Cambridge Journal of Regions Economy and Society; Economia Marche; Economic Journal; Economic Modelling; Economic Notes; Economics Bulletin; Economics Letters; Emerging Markets Finance and Trade; Empirical Economics; Entrepreneurship Theory and Practice; Environment Planning II; European Journal of Finance; European Journal of Operational Research; European Journal of Political Economy, Forum for Social Economics, Giornale degli Economisti; Journal of Business Venturing; Journal of Banking and Finance; Journal of Corporate Finance; Journal of Development Economics; Journal of Development Studies; Journal of Economic Behavior and Organization; Journal of Economics and Business; Journal of Evolutionary Economics; Journal of Financial Intermediation; Journal of Financial Stability; J. of Financial Managements, Markets and Institutions; Journal of Industry, Competition and Trade; Journal of Macroeconomics; Journal of Multinational Financial Management; Journal of Money, Credit and Banking; Int. Journal of Business and Economics; Int. J. of Economic Sciences and Applied Research; International Journal of Finance and Economics; Int. Journal of Industrial Organization; International Migration; Int. Review of Applied Economics; International Review of Economics; International Review of Economics and Finance; International Review of Law and Economics; International Small Business Journal; Italian Economic Journal; IZA Journal of Development and Migration; Labour Economics; Letters in Spatial and Resource Sciences; Managerial Finance; Metroeconomica; Minerva Bancaria; Moneta e Credito; Multinational Financial Management; North American Journal of Economics and Finance; Politica Economica; PSL Quarterly Review, REGION, Regional Science and Urban Economics; Regional Studies; Research in Economics, Review of Development Studies; Review of Industrial Organization; Review of Keynesian Economics; Rivista di Politica Economica; Rivista Italiana degli Economisti; Small Business Economics Journal; Southern Economic Journal; Structural Change and Economic Dynamics, World Development.

Research evaluation

- Member of PhD Committees at the Polytechnic University of Marche, University of Calabria, University of Glasgow Strathclyde, University of Naples "Federico II", University of Naples "Parthenope", University of Salerno, University of Rome Tor Vergata.
- Member of the Committee for the National Scientific Qualification (Abilitazione Scientifica Nazionale) in Political Economy (Economia Politica, SSD: SECS-P01), 2012-2013.
- Member of committees of public competitions for positions of Assistant, Associate and Full Professor at the Polytechnic University of Marche, University of Campania Luigi Vanvitelli, University of Catania; University of Florence, University of Naples Federico II, University of Naples Parthenope, University of Pisa, University of Rome La Sapienza, University of Salento and University of Urbino.
- Referee for research projects and grants: European Research Council; Italian Ministry of Universities and Research (MIUR); Campania Region (Italy); The Netherlands Organisation for Scientific Research (NWO).

- Member of the International Jury for Financial Center Competition (2017-18), Institut Louis Bachelier, Paris.
- Member of the Scientific Committee of the “B.A. Award Casentino”, 2004-2006.

Teaching (selected)

- University of Naples Federico II: Monetary Economics (Undergraduate); Banking (Graduate).
- Polytechnic University of Marche: Macroeconomics (Undergraduate); Economic Policy (Undergraduate); Regulation of financial markets and institutions (Graduate); Banking (Graduate); Macroeconomics (PhD); Contract Theory (PhD); Finance and Development (PhD)
- Other universities and institutions: Banking (Istao; University of Rome Tor Vergata), Economic Development (Centro di Portici); Microeconomics (Centro di Portici; Stoà; University of Urbino); Monetary Economics (LUISS University; University of Naples Parthenope).

Teaching programs coordination

- Member of the committee of the PhD program in Economics at the University of Naples Federico II, 2018 - present.
- Member of the committee of the PhD program in Economics at the Università Politecnica delle Marche, 2008-2017.
- Director of the “Laurea magistrale” program in Financial and Economic Sciences at the Università Politecnica delle Marche Association, 2014-2015.
- Director of the PhD program in Economics at the Università Politecnica delle Marche, 2005-2008.

PhD and postdoc advisees

- **Current students:** Emmanuel Caiazzo (PhD student, University of Naples Federico II) and Ettore Savoia (PhD student, University of Naples Federico II).
- **Past students:** Otello Ardovino (Economist, Agcom); Elisa Bartocci (Tutor, University of Bologna); Andrea Bellucci (Assistant Professor, University of Insubria); Giulia Bettin (Associate Professor of Economics, Polytechnic University of Marche); Giovanni Busetta (Assistant Professor of Economic Statistics, University of Messina); Felicetta Carillo (Economist, National Institute of Agricultural Economics (INEA)); Emanuela D’Angelo (Risk manager, Confidicoop Marche); Stefano Filomeni (Lecturer, University of Essex); Alessandro Gambini (Economist, Bank of Italy); Davide Iacovoni (Head of the Office for Public Debts, Italian Department of Treasury); Amadou Jallow (Assistant Lecturer, University of the Gambia); Gianluca Laganà (Economist, Italian Ministry of Economy and Finance, Dipartimento della Ragioneria Generale dello Stato); Francesco Marchionne (Lecturer, Kelley School of Business, Indiana University); Valentina Peruzzi (Assistant Professor, University of Rome “La Sapienza”); Andrea F. Presbitero (Economist, International Monetary Fund); Agnese Sacchi (Associate Professor, University of Urbino); Taslim Uddin (Assistant Professor, School of Business and Entrepreneurship, IUB, Bangladesh).

Seminars and conferences (selected from 2005)

Invited seminars and workshops

Brown University (Boston); Heriot-Watt University (Edinburgh); IMT, Lucca; Kelley School of Business, Indiana University; Kobe University; LUISS University; Research Institute of Econ-

omy Industry & Trade, (RIETI; Tokyo); University of Glasgow Strathclyde; University of Pisa; University of Rome III; University of Rome Tor Vergata; University of Verona; The Financing of Small- and Medium-Sized Firms (University of Urbino); The global crisis (University of Siena); Workshop on Empirical Accounting and Finance (University of Tübingen); A day in honour of Augusto Graziani (University Paris-Sud); Sixth Euricse Workshop on Cooperative Finance and Sustainable Development, University of Trento); 2nd Meeting of the Centre for Relationship Banking and Economics, (LUMSA, Rome); La crisi globale. Aspetti reali e finanziari” (University of Sannio); “Banca e sviluppo in un’economia periferica (University of Bari); Contractual Networks, Inter-Firm Cooperation and the Small Business Act (European University Institute, Florence); National Champions and M&A in Europe (FMA European Conference, Barcelona); The Governance of Enterprises and the Role of Network (European University Institute, Florence), Sustainable finance (Jean Monnet seminars, University of Pisa); Essex Business School (University of Essex), Adam Smith Business School (University of Glasgow); Bank of Italy.

Conference presentations

Association of American Geographers (Denver, 2005); Royal Geographical Society (London, 2005); Financing of SMEs in Developed Countries (Warwick, 2006); The Changing Geography of Banking, (Ancona, 2006); CEIS conference on Banking and Finance (Rome, 2006); Federal Reserve of Chicago Bank Structure Conference (Chicago, 2007); The Institutional and Social Dynamics of Growth and Distribution (Lucca, 2007); CEIS conference on Banking and Finance (Rome, 2007); The Economics of Imperfect Markets (Roma, 2008); Strategic decision making in politics and economics (Salerno, 2008); ICEE2009 (Ancona, 2009); Midwest Finance Association (Chicago, 2009); European Meeting of the Econometric Society (Barcelona, 2009); The changing geography of money banking and finance in a post-crisis worlds (Ancona, 2009); The global crisis (Siena, 2010); Delphi-Conference (CESifo, Munich 2010), ICEE2010 (Pisa, 2011), MoFiR Workshop on banking (Ancona, 2012); Post-Crisis banking conference (Amsterdam, 2012); OFCE Workshop on Economic Growth (Nice, 2012); SIE Annual Conference (2012); CSAE conference (Oxford, 2013); NEUDC conference (Harvard, 2013), RES conference (Manchester, 2014), SME’s access to finance (ECB, Frankfurt, 2014); EEA (Mannheim, 2015), MoFiR Workshop on banking (Kobe, 2015), GSE Summer Forum (Barcelona, 2015); SIEPI Annual Conference (Milan, 2015); Wolpertinger Conference (Verona, 2016); SIE Annual Conference (Milan, 2016), ENTFIN (Lyon, 2016); Midwest Finance Association (Atlanta, 2016), Midwest Finance Association (Chicago, 2017), SIE Annual Conference (Cosenza, 2017); CopFir 2nd Annual Conference (Brussels, 2019); EEA Annual Conference (on web, 2020); SIE Annual Conference (online, 2020); SIS Annual Conference, on web, 2021), World Finance Conference (on web, 2021).

Organization of conferences, workshops and summer schools (program chair)

- 12th MoFiR Workshop on Banking, Naples, 2023.
- 11th MoFiR Workshop on Banking, Lisbon, 2022.
- MoFiR Virtual Seminars on Banking.
- 10th MoFiR Workshop on Banking, on web, 2021.
- 9th MoFiR Workshop on Banking, on web, 2020.
- 8th MoFiR Workshop on Banking, Chicago, 2019.
- 7th MoFiR Workshop on Banking, Ancona, 2018.
- Deep Roots of Economic Growth: The Role of Geography, History and Institutions, Naples, 2017.

- 6th MoFiR Workshop on Banking, London, 2017.
- 5th MoFiR Workshop on Banking, Chicago, 2016.
- 56th Annual Conference of the Italian Economic Association, SIE, Naples, 2015.
- RIETI-MoFiR-Hitotsubashi-JFC International Workshop on Banking and Financial Research, Tokyo, 2015.
- 4th MoFiR Workshop on Banking, Kobe, 2015.
- 55th Annual Conference of the Italian Economic Association, SIE, Trento, 2014.
- 3rd MoFiR Workshop on Banking, Ancona, 2014.
- Summer School in Economic Growth, Capri, 2014.
- 54th Annual Conference of the Italian Economic Association, SIE, Bologna, 2013.
- 2nd MoFiR Workshop on Banking, Ancona, 2013.
- 53rd Annual Conference of the Italian Economic Association, Matera, 2012.
- Intergenerational Transmission of Entrepreneurship, Occupations and Cultural Traits in the process of long-run economic growth, Naples, 2012.
- 52nd Annual Conference of the Italian Economic Association, Rome, 2011.
- 51st Annual Conference of the Italian Economic Association, Catania, 2010.
- 50th Annual Conference of the Italian Economic Association , Rome, 2009.
- The changing geography of money, banking and finance in a post-crisis world, Ancona, 2009.
- 49th Annual Conference of the Italian Economic Association, Perugia, 2008.
- The changing geography of banking, Ancona, 2006.
- Istituzioni, capitale umano e sviluppo del Mezzogiorno, Portici (Naples), 2001.

Prizes and awards

- Research grant awarded by CNR, 1997.
- Research grant awarded by PHARE Programme (European Commission), 1995.
- Fellowship awarded by CNR, 1994.
- B.A. Dissertation Award by "Ministero del Bilancio e della Programmazione Economica", 1989.

Research in progress

Working Papers (submitted)

1. Discrimination of immigrants in mortgage pricing: Evidence from loan-level data in Italy, with Paolo Emilio Mistrulli and Md Taslim Uddin, *CSEF Working Paper*, No. 675, and *MoFiR Working Paper*, No. 180, 2023.
2. How do monthly remittances respond to natural disasters in migrants' home countries?, with Giulia Bettin and Amadou Jallow, *CSEF Working Paper*, No. 673, and *MoFiR Working Paper*, No. 179, 2023.

3. Bank Diversity and Financial Contagion, with Emmanuel Caiazza, *CSEF Working Paper*, No. 667, and *MoFiR Working Paper*, No. 178, 2023.
4. R&D subsidies and firms' debt financing, with Andrea Bellucci and Luca Pennacchio, *CSEF WP*, No. 527, 2019 (R&R).

Preliminary drafts and results

4. Collateral and information: A quasi-experimental evidence from rearranging lending decisional power, with Andrea Bellucci and Alexander Borisov.
5. Racism events and immigrants' social identity. Evidence from the "San Gennaro's massacre", with Maria Rosaria Carillo and Tiziana Venittelli.
6. Household gender disparity and portfolio choices, with Giulia Bettin, Emma Sarno and Md Taslim Uddin.
7. Is investment to cash-flow sensitivity different for green firms?, with Tommaso Oliviero and Sandro Rondinella.
8. Green firms' investment and environmental risks, with Tommaso Oliviero and Sandro Rondinella.

Publications

In English

Journal articles

1. Job stability and initial mortgage conditions: Evidence from Italian administrative data, with P.E. Mistrulli, T. Oliviero and Z. Rotondi, *Oxford Bulletin of Economics and Statistics*, accepted for publication.
2. Voters' distance, information bias and politicians' salary, with D. Bartolini, A. Sacchi and D. Scalerà, *Italian Economic Journal*, 9(2), 637-664, 2023.
3. Relationship lending and employment decisions in firms' bad times, with P. Murro and T. Oliviero, *Journal of Financial and Quantitative Analysis*, published online, 2022.
4. Lifting you up or dragging you down? The role of financial inclusion in poverty transitions among Italian households, with G. Bettin and C. Pignini, *Review of Income and Wealth*, published online, 2022
5. Management innovations in family firms after CEO successions: Evidence from Japanese SMEs, with H. Uchida and K. Yamada, *Japan & The World Economy*, 66(article No. 101189), 2023.
6. Information Asymmetry, External Certification and the Cost of Debt, with A. Bellucci, A. Borisov and G. Giombini, *Journal of Corporate Finance*, 78(article No. 102336), 2023.
7. The reallocation effects of COVID-19: Evidence from Venture Capital investments around the world, with A. Bellucci, A. Borisov and G. Gucciardi, *Journal of Banking and Finance*, 147(article No. 106443), 2023.
8. Income losses, cash transfers and trust in financial and political institutions: Survey evidence from the Covid-19 crisis, with G. Immordino and T. Oliviero, *The B.E. Journal of Economic Analysis & Policy*, 22(3), 647-654, 2022.
9. Fear of COVID-19 contagion and consumption: Evidence from a survey of Italian households, with G. Immordino, T. Oliviero and T. Jappelli, *Health Economics*, 31(3), 496-507, 2022.

10. Estimating the relationship between collateral and interest rate: A comparison of methods, with A. Bellucci, A. Borisov and G. Giombini. *Finance Research Letters*, 43(article 101962), 2021.
11. Hardening Soft Information: Does organizational distance matter?, with Stefano Filomeni and Gregory F. Udell. *European Journal of Finance*, 27(9), 897-927, 2021.
12. Communication frictions in banking organizations: Evidence from credit score lending, with S. Filomeni and G.F. Udell, *Economics Letters*, 195(article 109412), 2020.
13. Sanctions and public opinion: The case of the Russia-Ukraine gas disputes, with W. Seitz, *Review of International Organizations*, 15(4), 817-843, 2020.
14. House prices and immovable property tax: evidence from OECD countries, with T. Oliviero. A. Sacchi and A. Scognamiglio, *Metroeconomica*, 70(4), 776-792, 2019.
15. Financial dependence and growth: The role of input-output linkages, with D. Maggioni and A. Lo Turco, *Journal of Economic Behavior and Organization*, 162, 308-328, 2019.
16. The rise and fall of family firms in the process of development, with M.R. Carillo and V. Lombardo, *Journal of Economic Growth*, 24(1), 43-78, 2019.
17. Collateralization and distance, with A. Bellucci, A. Borisov and G. Giombini, *Journal of Banking and Finance*, 100, 205-217, 2019.
18. Public R&D subsidies: Collaborative versus individual place-based programs for SMEs, with A. Bellucci and L. Pennacchio, *Small Business Economics* , 51(1), 213-240, 2019.
19. Relational capital in lending relationships. Evidence from European family firms, with M. Cucculelli and V. Peruzzi, *Small Business Economics*, 52(1), 277-301, 2019.
20. The impact of natural disasters on remittances to low- and middle-income countries, with G. Bettin, *Journal of Development Studies*, 54(3), 481-500, 2018.
21. Risk and competitiveness in the Italian banking sector, with F. Marchionne, *Economics Bulletin*, 38(1), 271-280, 2018.
22. State dependence in access to credit, with C. Pigni and A.F. Presbitero, *Journal of Financial Stability*, 27(1), 17-34, 2016.
23. Banks, regions and development after the crisis and under the new regulatory system, with P. Alessandrini, M. Fratianni and L. Papi, *Credit and Capital Markets – Kredit und Kapital*, 49(4), 535-561, 2016.
24. IMF lending and banking crises, with A.F. Presbitero and L. Papi, *IMF Economic Review*, Vol. 63(3), 644-691, 2015.
25. Property tax and fiscal discipline in OECD countries, with A.F. Presbitero and A. Sacchi, *Economics Letters*, 124(3), 428-433, 2014.
26. The home bias and the credit crunch: A regional perspective, with A.F. Presbitero and G.F. Udell, *Journal of Money Credit and Banking*, 46(s1), 53-85, 2014 .
27. Do banks price discriminate spatially? Evidence from small business lending in local credit markets, with A. Bellucci and A. Borisov, *Journal of Banking and Finance*, 37(11), 4183-4197, 2013.
28. Long-lasting bank relationships and growth of firms, with A. Gambini, *Small Business Economics*, 40(4), 977-1007, 2013.
29. Aging and succession in Italian farms, with F. Carillo, M.R. Carillo and T. Venittelli *Politica Agricola Internazionale – International Agricultural Policy*, 1, 39-55, 2013.

30. Remittances and financial development: Substitutes or complements in economic growth?, with G. Bettin, *Bulletin of Economic Research*, 64(4), 509-536, 2012.
31. Endogeneity and sample selection in a model for remittances, with G. Bettin and R. Lucchetti, *Journal of Development Economics*, 99(2), 370-384, 2012.
32. IMF lending in times of crisis: Political influence and crisis prevention, with A. Presbitero, *World Development*, 40(10), 1944-1969, 2012.
33. Financial development and remittances: micro-econometric evidence, with G. Bettin and R. Lucchetti, *Economics Letters*, 115(2), 184-186, 2012.
34. Mutual loan-guarantee societies in monopolistic credit markets with adverse selection, with G. Busetta, *Journal of Financial Stability*, 8(1), 15-24, 2012.
35. The impact of antitrust fines on the formation of collusive cartels, with D. Bartolini, *The B.E. Journal of Economic Analysis & Policy*, 11(1), Article 58, 2011.
36. Competition and relationship lending: Friends or foes?, with A.F. Presbitero, *Journal of Financial Intermediation*, 20(3), 387-413, 2011.
37. Bank size or distance: What hampers innovation adoption by SMEs?, with P. Alessandrini and A.F. Presbitero, *Journal of Economic Geography*, 10(6), 845-881, 2010.
38. Does gender matter in bank-firm relationships? Evidence from small business lending, with A. Bellucci and A. Borisov, *Journal of Banking and Finance*, 34(12), 2968-2984, 2010.
39. Global banking and local markets: A national perspective, with P. Alessandrini and A.F. Presbitero, *Cambridge Journal of Regions Economy and Society*, 2(2), 173-192, 2009.
40. Testing similarities of short-run inflation dynamics among EU countries inflation rates after the Euro, with G. Palomba and E. Sarno, *Empirical Economics*, 37(2), 231-270, 2009.
41. Banks, distances and firms' financing constraints, with P. Alessandrini and A.F. Presbitero, *Review of Finance*, 13(2), 261-307, 2009.
42. Asset restructuring strategies in bank acquisitions: Does distance between dealing partners matter?, with P. Alessandrini and G. Calcagnini, *Journal of Banking and Finance*, 32(5), 699-713, 2008.
43. Observable managerial incentives and spatial competition, with D. Scalera, *Metroeconomica*, 59(1), 27-41, 2008.
44. Equilibrium, order and monetary profits: Business failure as a vital macroeconomic need, with M. Messori, *Rivista Italiana degli Economisti – The Journal of The Italian Economic Association*, 12(3), 381-406, 2007.
45. The unpleasant effects of price deregulation in the European third-party motor insurance market: A theoretical framework, with D. Scalera, *The B.E. Journal of Economic Analysis & Policy*, 7(1), Article 50, 2007.
46. Cost reducing investments and spatial competition, with D. Scalera, *Economics Bulletin*, 12(20), 1-8, 2005.
47. The geography of banking power: the role of functional distances, with P. Alessandrini and M. Croci, *BNL Quarterly Review*, 58(235), 129-167, 2005 (reprinted in *The Banks and the Italian Economy*, edited by D. Silipo, Berlin: Springer Physica-Verlag, 93-123).
48. Should courts enforce credit contracts strictly?, *Economic Journal*, 115(1), 168-184, 2005.

49. Regional policies and EU peripheral areas: The case of Southern Italy, with D. Scalera, *Indian Economic Development Review*, 1(2), 231-248, 2003.
50. New regional policies of the EU and the Italian Experience, with D. Scalera, *Zagreb International Review of Economics and Business*, 6(1-2), 17-28, 2003.
51. Banks, regions and development, with P. Alessandrini and L. Papi, *BNL Quarterly Review*, 56(224), 23-55, 2003.
52. The allocation of entrepreneurial talent under imperfect lending decisions, *Rivista Italiana degli Economisti – The Journal of The Italian Economic Association*, 7(3), 303-330, 2002.
53. How does the EU agenda influence economies outside the EU? The case of Tunisia, with L. Papi, *Economia Internazionale*, 54(4), 565-588, 2001.
54. Group reputation and persistent (or permanent) discrimination in credit markets, with D. Scalera, *Journal of Multinational Financial Management*, 11(4-5), 483-496, 2001.
55. Banks' inefficiency and economic growth: A micro-macro approach, with R. Lucchetti and L. Papi, *Scottish Journal of Political Economy*, 48(4), 400-424, 2001. n
56. The discouraged entrepreneur: A model of self-employment with financial constraints, *International Journal of Applied Economics and Econometrics*, 9(3), 375-397, 2001.
57. Innovation, human capital destruction and firms' investment in training, with M.R. Carillo, *The Manchester School*, 68(3), 331-348, 2000.
58. Regional banking system, credit allocation and regional economic development, *Économie Appliquée*, 51(1), 51-74, 1997.

Edited books and journal special issues

59. Social Cohesion and Financial Exclusion, with L. Becchetti, A.W.A Boot and R. Lensink, Special issue of the *Rivista Italiana degli Economisti – The Journal of The Italian Economic Association*, 18(3), 2013. [Introduction. *Social and financial exclusion: the role of microfinance*, 293-298.]
60. Poverty Traps: An Empirical and Theoretical Assessment, with M.R. Carillo and P. Onofri, Special issue of the *Rivista Italiana degli Economisti – The Journal of The Italian Economic Association*, 16(2), 2011. [Foreword, 205-208.]
61. The Changing Geography of Banking and Finance, with P. Alessandrini and M. Fratianni, New York: Springer, 2009. [*The changing geography of banking and finance: The main issues*, 1-11.]

Book chapters

62. Money, banking and territories: A MoFiR view, with P. Alessandrini and L. Papi, in *The First Outstanding 50 Years of "Università Politecnica delle Marche". Research Achievements in Social Sciences and Humanities*, edited by S. Longhi, S. Monteriú, A. Freddi, G. Bettin, S. Cardinali, M.S. Chucchi and M. Gallegati, Heidelberg: Springer, 59-70, 2019.
63. Bank organization and loan contracting in small business financing, with A. Bellucci and A. Borisov, in *Entrepreneurial Finance – Managerial and Policy Implications*, edited by N. Dai, New Jersey: World Scientific Publishing, 171-200, 2017.
64. The geographical network of bank organizations: issues and evidence for Italy, with L. Papi and E. Sarno, in *Handbook on the Geographies of Money and Finance*, edited by R. Martin and J. Pollard, Cheltenham: Edward Elgar, 156-196, 2017.

65. The asymmetric burden of regulation: Will local bank survive?, with P. Alessandrini, M. Fratianni and L. Papi, in *The Italian banks: Which will be the "new" normal?*, edited by G. Bracchi, U. Filotto and D. Masciandaro, Rome: Edibank, 179-196, 2016.
66. Do Male and Female Loan Officers Differ in Small Business Lending? A Review of the Literature, with A. Bellucci and A. Borisov, in *The Economics of Small Business*, edited by G. Calcagnini and I. Favaretto, New York: Springer, 195-219, 2011.
67. Do inter-firm networks make access to finance easier? Issues and empirical evidence, with D. Scalera, in *Contractual Networks, Inter-Firm Cooperation and Economic Growth*, edited by F. Cafaggi, Cheltenham: Edward Elgar, 39-65, 2011.
68. Poor countries, Washington consensus and crisis, with A.F. Presbitero, in *The Global Crisis*, edited by E. Brancaccio and G. Fontana, London: Routledge, 217-245, 2011.
69. The anticompetitive effects of antitrust policies, with D. Bartolini, in *The economics of imperfect markets*, edited by G. Calcagnini and E. Saltari, New York: Springer, 211-230, 2009.
70. Banking localism, distances and industrial districts, with P. Alessandrini, in *Handbook of industrial districts*, edited by G. Becattini, A. Bellandi e L. Depropris, Cheltenham: Edward Elgar, 471-482, 2009.
71. Geographical distribution of banks and innovation diffusion, with P. Alessandrini and A. Presbitero, in *The Changing Geography of Banking and Finance*, edited by P. Alessandrini, M. Fratianni and A. Zazzaro, New York: Springer Verlag, 75-108, 2009.
72. Single period analysis: Financial markets, firms' failures and closure of the monetary circuit, with M. Messori, in *The Monetary Theory of Production*, edited by G. Fontana and R. Realfonzo, 2005, London: Palgrave MacMillan, 111-123, 2005.
73. How heterodox is the heterodoxy of monetary circuit? The nature of money and the microeconomics of the circuit, in *Modern Theories of Money: The Nature of Money in Capitalist Economy*, edited by L.P. Rochon and S. Rossi, Cheltenham: Edward Elgar, 219-245, 2003.
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