

# Bernardo Ricca

---

<b>Contact</b>	Address: Rua Quatá 300 São Paulo, Brazil, 04546-042	E-mail: <a href="mailto:BernardoOGR@insper.edu.br">BernardoOGR@insper.edu.br</a> Website: <a href="https://bernardoricca.wixsite.com/bricca">https://bernardoricca.wixsite.com/bricca</a>
<b>Research Interests</b>	Banking, Household Finance, Development Economics	
<b>Employment</b>	<b>Insper</b> , São Paulo, Brazil Assistant Professor, 2019 -	
<b>Education</b>	<b>London School of Economics and Political Science</b> , London, UK PhD in Finance, 2019 MRes in Finance, 2015 <b>Fundação Getulio Vargas (EPGE/FGV)</b> , Rio de Janeiro, Brazil MA in Economics, 2010 <b>Universidade Federal Fluminense</b> , Rio de Janeiro, Brazil BSc in Industrial Engineering, 2007	
<b>Working Papers</b>	<b>Speed of Payment in Procurement Contracts: the Role of Political Connections</b> , with Ricardo Dahis and Thiago Scot <b>Internal Markets and M&amp;A Value Creation: Evidence from Bank Branch-level Data</b> , with Lucas Mariani <b>Banks' Physical Footprint and Financial Technology Adoption</b> , with Lucas Mariani and José Renato Ornelas	
<b>Policy Paper</b>	<b>MiDES: New Data and Facts from Public Procurement and Budget Execution in Brazil</b> , with Ricardo Dahis, Lucas Nascimento, Nathalia Sales, and Thiago Scot. World Bank Policy Research Working Paper	
<b>Publication</b>	<b>Export Side Effects of Wars on Organized Crime: the Case of Mexico</b> , <i>Journal of International Economics</i> , 2023. (with Jesús Gorrín and José Morales-Arilla) <b>Idiosyncratic Moments and the Cross-Section of Stock Returns in Brazil</b> , <i>Brazilian Review of Econometrics</i> , 2016. (with Caio Almeida and Cristina Tessari)	
<b>Work in Progress</b>	<b>Household Debt on Labor Market Outcomes</b> , with Nelson Camanho, Toni dos Santos, and Jesús Gorrín <b>The Impact of Instant Payment Systems on Financial and Labor Market Outcomes: Evidence from Pix</b> , with Giorgia Barboni, Lucas Mariani and José Renato Ornelas <b>Determinants of Concentration in the Banking Industry: Evidence from Payroll Auctions</b> <b>The Labor Market Effects of a Credit Crunch</b> , with Marco Bonomo, Cecilia Machado, and Bruno Martins	
<b>Fellowships and Grants</b>	2024: J-PAL. The Impact of Instant Payment Systems on Financial and Labor Market Outcomes: Evidence from Pix, with Giorgia Barboni, Lucas Mariani and José Renato Ornelas (\$ 40,000) 2023: Innovations for Poverty Action (IPA). Pix and micro-firms, with Giorgia Barboni, Lucas Mariani, and José Renato Ornelas (\$ 213,000) 2022: World Bank, Research exploration grant, with Thiago Scot (PI) and Ricardo Dahis (\$ 90,000)	

2022: World Bank, Research exploration grant, with Thiago Scot (PI) and Ricardo Dahis (\$ 30,000)  
 2021: Inter-American Development Bank, Financial Inclusion in Latin America and the Caribbean, with Lucas Mariani and José Renato Ornelas (\$ 30,000)  
 2013-2019: PhD Fellowship, London School of Economics and Political Science  
 2008-2010: CAPES Master's fellowship (Brazilian Ministry of Education),

<b>Presentations</b>	<b>2024</b> North American meeting of the Econometric Society
	<b>2023</b> Lubrafin, Royal Economic Society*, European Meeting of the Econometric Society, Webinar series in Finance and Development (WEFIDEV), Annual Conference of the Central Bank of Brazil, CEBRA Annual Meeting*, Economics of Payments XII (Fed Board)*, SBFin*, SBE*, DIW Berlin Finance and Development*, PUC-Rio, EESP-FGV, COPPEAD-UFRJ
	<b>2022</b> Webinar series in Finance and Development (WEFIDEV), Lubrafin, Inter-American Development Bank, Central Bank of Brazil, RIDGE Workshop on Financial Stability, 2022 European Banking Authority Policy Research Workshop*
	<b>2021</b> LACEA-LAMES, Webinar series in Finance and Development (WEFIDEV)*, Pacific Conference for Development Economics (PacDev)*, University of São Paulo (FEA-RP)
	<b>2020</b> EBAPE-FGV, European Economic Association (EEA), The North East Universities Development Consortium (NEUDC)
	<b>2019</b> London School of Economics, Universidad de Los Andes, Insper, EESP-FGV, LACEA-LAMES, Southern Economic Association (SEA)*, Warwick Macro and International Workshop*
	* Presented by co-author
<b>Teaching</b>	PhD, Banking, Insper, 2023
	PhD, Corporate Finance, Insper, 2021-2022
	PhD, Theory of the Firm, Insper, 2020-2021.
	Executive Master's, Corporate Finance, Insper, 2021-2023
	Undergraduate, Microeconomics of Banking, Insper, 2021
	Undergraduate, Principles of Finance, LSE, 2014-2018
	Summer School, Advanced Corporate Finance, LSE, 2016.
	Summer School, Analysis and Management of Financial Risk, LSE, 2016-2017
	Executive Master's, Corporate Finance, EPGE/FGV, 2010
	PhD/MA, Microeconomic Theory IV (Contract Theory and Mechanism Design), EPGE/FGV, 2009
<b>Professional Activities</b>	Selection committee, Brazilian Econometric Society meeting (SBE), 2019
	Grant reviewer for the São Paulo Research Foundation (FAPESP), 2020
<b>Other Experience</b>	<b>Itau-Unibanco Bank</b> , São Paulo, Brazil
	Senior risk control analyst, 2012
	Research and development analyst, 2010-2011