# curriculum vitae

# PERSONAL INFORMATION

Surname	Garitta
Name	Claudio
Fax	1
E-mail	claudio.garitta@polimi.it
Skype	1
Mationality	Italian

Nationality	Italian
Date of birth	07/09/1995

Education and training	Management Engineering
• Date (from – to)	09/2017-06/2020
Name and type of organisation providing education and training	Politecnico di Milano
Duration of the program of study	2
Principal subjects/occupational skills covered	Management/Finance
Title of qualification awarded	Laurea Magistrale
Final mark obtained	110/110

# graduation thesis

Title	An Overview of Cryptoassets Valuation Methods
Language	English
Supervisor	Laura Grassi
Thesis Summary	Motivated by the performances and the volatility of cryptocurrencies and tokens, I wondered how such new "cryptoassets" could accrue value. I first examined the roles and the functions that they can perform within their ecosystems, then, with the help of the existing literature, I presented a taxonomy based on their main utility feature. After that, I analysed the cryptoassets market from an internal perspective and I compared it as a whole with the US stock market. Subsequently, I reviewed the models proposed by practitioners and thinkers in the blockchain industry to assess the fundamental value of these new instruments. In this examination I underlined both the meaningful intuitions and the main shortcomings. Finally, I employed the previously presented taxonomy and I showed the most-fitting valuation models for each asset class. Such models are both those presented in the literature review and those used in traditional assets valuation. The conclusion of this work is that, heretofore, even by adopting a structured approach, it is possible to obtain only insights into the fundamental value of cryptoassets and not to evaluate it univocally.

Education and training	Management Engineering	
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• Date (from – to)	09/2014-07/2017
<ul> <li>Name and type of organisation providing education and training</li> </ul>	Politecnico di Milano
Duration of the program of study	3
Principal subjects/occupational skills covered	Management/Finance
Title of qualification awarded	Laurea di primo livello
Final mark obtained	94/110

### certifications

Certifications of language knowledge	English TOEIC 890/990, 2017
	Spanish Dele B2, 2018

# Work experience, stages, studies abroad

• Date (from – to)	02/2018 - 07/2018
Name and address of firm/university	ITBA - Instituto Tecnológico de Buenos Aires
Type of business or sector	Univesity - Industrial Engineering
Type of employment	International Exchange
Main activities and responsibilities	1

• Date (from – to)	15/01/2021 - Current
Name and address of firm/university	Politecnico di Milano - Dipartimento di Ingegneria Gestionale
Type of business or sector	University / Financial Services
Type of employment	Research Fellow (assegnista di ricerca) from July 2021 - ongoing Intern from January 2021 to June 2021
Main activities and responsibilities	Within the Digital Innovation Observatories and, more specifically the Fintech & Insurtech Observatory, reference point and baseline for digital innovation within the Italian and European finance and insurance ecosystem. The main activities involve academic research, with a strong orientation to discussing it with and communicating it to relevant stakeholders
	Academic research
	<u>Methodologies</u>
	Literature review (academic, grey literature)
	Case studies
	<ul> <li>Semi-structured interview</li> </ul>
	<ul> <li>Word coding</li> </ul>
	Document analysis
	Survey drafting and submitting
	Quantitative analysis of results
	Lines of research:
	-Fintech & Insurtech startups (yearly research), at Italian and world level: mapping, analysis of business models and main characteristics
	-Digital Asset and Wealth Management: impact of digitization on the Asset and Wealth Management value chain
	-Consumers (yearly research): survey regarding needs and disposition toward innovative financial and insurance services
	-SMEs (yearly research): survey regarding needs and disposition toward innovative financial and

insurance services; analysis of the offer of digital financial services

- -Microenterprises: survey regarding needs and disposition toward innovative financial and insurance services
- -Big Tech: strategies and actions of BigTech and nonfinancial actors within the financial services
- -Open Finance: role and characteristics of Open Finance platforms
- -Challenger banks: definition and case studies
- -Banking-as-a-Service and Embedded Finance: framing the phenomena

#### **Academic activities**

- -Speeches during lectures (graduate students; executive MBAs)
- -Exams and project works supervision
- -Thesis supervision

#### Management

- -Project management of research lines and research projects
- -Fundraising activities for the Observatory

#### Communication:

#### Report co-drafting

L'ecosistema italiano di startup e scaleup Fintech & Insurtech (osservatori.net, 2022)

Embedded Finance, Insurance ed erogazione dei servizi in modalità as-a-Service (osservatori.net, 2022)

- -II Fintech Index italiano (osservatori.net, 2022)
- -Fintech & Insurtech: è ora di puntare sulla collaborazione! (osservatori.net, 2022)

#### Webinars:

-Challenger Banks (osservatori.net, Oct 2022)

#### Event co-organization:

- -3 public events with multiple speakers and hundreds of participants
- -several closed-doors workshops with C-level participants

# Personal skills and

competences
Acquired in the course of life and career but not necessarily evidenced by formal certificates and diplomas.

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# Other language(s)

	English
• reading	Excellent
• writing	Excellent
• speaking	Excellent
	Spanish
• reading	Excellent
• writing	Good
• speaking	Excellent