

**DP.241/22**

**THE PRESIDENT**

Having regard to the statutes of LUM GIUSEPPE DEGENNARO University of Casamassima (Ba).

Having regard to the Ministerial decree nr. 244 dtd 30.04.1999;

Having regard to the Law of 3 July 1998 n.210, art.4 "PhD program";

Having regard to the Law 30 December 2010 n. 240, art. 19 "Provisions on the PhD programs".

Having regard to the Ministerial Decree nr. 226 of 14.12.2021 published on the Italian Official Gazette nr. 308 of 29.12.2021.

Having regard to the Ministerial Decree of 23.02.2022 in which has been redetermined the amount of the Doctoral Scholarship;

Having regard to the "University Regulations on Research Doctorates" issued with D.P. 177/22 of 13.05.2022 according to the rules of DM. 226 of 14.12.2021.

Having regard to the note of 22.03.2022 nr. 301 with which the Ministry has sent the "Guidelines for the PhD courses 38° cycle A.Y. 2022/2023".

Having regard to the proposal of renewal for the XXXVIII cycle a.y. 2022/2023 of the International Research Doctorate in "ECONOMICS AND MANAGEMENT OF SUSTAINABILITY AND INNOVATION" with Main Office at the LUM GIUSEPPE DEGENNARO University of Casamassima (BA) received by the Teaching Staff Council.

Having regard to Ministerial Decree 351/22 of 09.04.2022 by which the Ministry of University has allocated to this University for the year 2022/2023, from the PNRR, Mission 4, Component 1 "Enhancement of the supply of education services: from kindergartens up to Universities" - Investment 3.4 "Advanced teaching and university skills" and Investment 4. 1 "Extension of the number of PhDs and innovative PhDs for public administration and cultural heritage", no. 6 PhD scholarships of three-year duration for the attendance of doctoral accredited under DM 45/2013 XXXVII cycle - Academic Year 2022/2023 and to be accredited under DM 226/2021 XXXVIII cycle - Academic Year 2022/2023 (Table B - Inv. 4.1);

Having regards to the Ministerial Decree 352/22 of 09.04.2022 by which the Ministry of University has allocated to this University for the year 2022/2023, from the PNRR, Mission 4, Component 2 "From Research to Enterprise" - Investment 3. 3 "Introduction of innovative doctorates that respond to the innovation needs of enterprises and promote the recruitment of researchers from enterprises", no 7 three-year doctoral scholarships for the attendance of pathways for innovative doctorates accredited under Ministerial Decree 45/2013 XXXVII cycle - Academic Year 2021/2022 and to be accredited under Ministerial Decree 226/2021 XXXVIII cycle - Academic Year 2022/2023 (Table A Subjects Allocated with the co-funding of scholarships for innovative doctorates that respond to the innovation needs of enterprises);

Having regard to the agreement with the Banca Popolare di Puglia e Basilicata, based in Via O. Serena - Altamura) by which the Parties agree to collaborate for the realization of the project called "*Innovative digital financial applications for achieving the social goals of the UN Agenda 2030*" committing to Co-fund the doctoral scholarship with euro 30,000 (thirty thousand) equal to 50% of the total amount of the said scholarship;

Having regard to the Announcement for the admission competition for the 38° cycle of the International Research Doctorate in “Economics and Management of Sustainability and Innovation” (DP. 215/22 del 01.08.2022) published on the websites of LUM University and of Euroaxes/MUR which foresees:

**Number of Available Places:** 5

a) No. 4 with Scholarship (of which 3 funded with DM 351/22 funds and 1 with University funds)

b) No. 1 with a 50% co-funded Grant from the Banca Popolare di Puglia e Basilicata - DM 352/22 (for the research project mentioned in Art. 2);

Having regard to the DP. 234/22 dtd 13.09.2022 with which the Dr. Edmund Ibramh's application for the co-funded grant by the Banca Popolare di Puglia e Basilicata - DM 352/22 has been declared inadmissible;

Having regard to art.1 c.3 of Ministerial Decree 925 of 29.07.2022 which provides "In order to ensure an orderly start of the activities of doctoral programs funded under the decrees of the Minister of University and Research no. 351 and no. 352 of April 9, 2022, the deadline of September 30, 2022 provided for the finalization of the procedure for the allocation of scholarships to the selected doctoral students, referred to in Article 10, paragraph 5 of the Decree of the Minister of University and Research No. 351 of April 9, 2022 and Article 6, paragraph 6 of the Decree of the Minister of University and Research No. 352 of April 9, 2022, is extended to October 24, 2022, and the deadline of October 31, 2022 for uploading the resolutions of the relevant academic bodies to acknowledge all approved rankings within individual doctoral courses and to quantify the total amount allocated to the funding of scholarships, referred to in Art. 10, paragraph 6 of the Decree of the Minister of University and Research No. 351 of April 9, 2022 and Article 6, paragraph 7 of the Decree of the Minister of University and Research No. 352 of April 9, 2022, is extended to November 21, 2022."

Having regard to Decree nr. 235/ with which have been reopened the deadline for the submission of applications of the aforementioned grant;

Given that to date no applications have come in for the aforementioned grant;

Listen the Rector;

## **DECREES:**

### **Art. 1**

In view of the objectives set forth in Ministerial Decree 352/22 dated 09.04.2022 by which the Ministry of University allocated for the year 2022/2023, under the PNRR, Mission 4, Component 2 "From Research to Enterprise" - Investment 3. 3 "Introduction of innovative doctoral programs that meet the innovation needs of enterprises and promote the recruitment of researchers from enterprises," of 7 three-year doctoral scholarships for the attendance of innovative doctoral pathways (hereinafter, also courses) accredited under DM 45/2013 XXXVII cycle - Academic Year 2021/2022 and to be accredited under DM 226/2021 XXXVIII cycle - Academic Year 2022/2023 (Table A Subjects Assignees of the co-funding of scholarships for innovative doctorates that meet the innovation needs of businesses) and the agreement signed with the Banca Popolare di Puglia e Basilicata and the related

deadlines decrees to reopen the deadline for the submission of applications until **3,00 P.M. of 11 OCTOBER 2022** for the following doctorate and the below mentioned scholarships:

**DEPARTMENT OF MANAGEMENT, FINANCE AND TECHNOLOGY**

**No. 1 with a 50% co-funded Grant from the Banca Popolare di Puglia e Basilicata - DM 352/22**

**PROJECT: Innovative digital financial applications for achieving the social goals of the UN Agenda 2030**

*Academic Tutor:* Prof. Candida Bussoli - Full Professor of Economics of Financial Intermediaries

*Company:* BANCA POPOLARE DI PUGLIA E BASILICATA

*Area of placement:* General Management

*Corporate Tutor:* Dr. Vittorio Sorge - Deputy General Manager

In recent years, the two phenomena that are most influencing the academic and business world are related to the themes of sustainability and digitalization.

*Sustainability Themes* have become increasingly relevant, so much so that in 2015, 193 member countries of the UN signed on to the Programme of Action for People, Planet and Prosperity, "2030 Agenda for Sustainable Development." This agenda contains 17 Sustainable Development Goals (SDGs) that countries have committed to achieving by 2030. The agenda is characterized as being universally valid and each goal can be achieved by taking into account, in equal measure, the three dimensions of sustainable development: economic, social and environmental. Citizens, civil society, the private sector, the scientific community, cantons and municipalities are called upon to share expertise and interests to achieve these goals.

*The Digitization Theme* is characterized by the continuous evolution and implementation of new technologies, constantly impacting everyday life and all areas of real and financial wealth production. Technological innovations are changing customs, opening up new opportunities and solutions also aimed at achieving the goals of sustainability and inclusion.

Achieving these goals requires a broad financial base and resources from the public and private sectors, on a national and international basis.

With this in mind, the financial sector, and the banking sector, in particular, is called upon to play an important role not only as a funder of evolutionary initiatives and processes but also as a promoter of them.

Financial firms are required to demonstrate a sound understanding of environmental and social issues to make themselves compliant with evolving regulations and to manifest the capacity to generate best practices aimed at generating increasingly evolved products and services and pursuing conditions for sustainable development.

Potential digital applications such as artificial intelligence, cutting-edge payment tools, sustainable investment promotion, innovative forms of crowdfunding and microcredit, and financial education initiatives can play a key role in achieving the goals of the 2030 Agenda. In particular, they can play an important role in the implementation of goals pertaining to: financial and social inclusion (Goals 1, 10); improving the quality of education (Goal 4); gender equality, with greater involvement of women in a still unequal sector (Goal 5); developing innovative infrastructure, promoting industrial projects that enable even small-scale industrialists to integrate into valuable markets (Goal 9); and promoting peaceful and inclusive societies for the purpose of sustainable development (Goal 16).

The objective of this research project is to investigate the possible relationship between the adoption of new technologies in the financial sector and the achievement of social sustainability goals. The work, through multiple types of investigation, aims to test whether and how digitization can be a tool for harmonizing corporate financial goals with sustainability goals. Through qualitative, quantitative, mixed, and experimental analyses, it is intended to contribute to the relevant scientific literature by seeking empirical evidence on whether digitization processes and tools can be used to improve the efficiency and of financial services and instruments and achieve social sustainability goals. Through experimental studies conducted in the laboratory and based on a disciplinary approach that integrates finance and neuroscience, an attempt is made to assess the possible role of digitization in modulating the consumer's decision-making process of banking and financial products and services, while also investigating the role played by automatic and unconscious factors, such as affective processes, which are generally difficult to detect with mere qualitative surveys. This is with the aim of also reaching the development of specific digital solutions or Apps to be marketed.

The study investigates the financial system and intermediaries with a particular focus on banking intermediaries and the relationship with retail customers.

In this context, social sustainability objectives refer to, but are not limited to, the following aspects: financial literacy (supporting customers to achieve higher levels of financial literacy and better awareness in the management of their savings); access to banking (ensuring the availability of credit and the provision of banking services even to low-income or otherwise vulnerable customers; limiting or eliminating any discrimination in the provision of banking services); customer services (provision of services that are increasingly efficient and adherent to customers' needs, reduction of mis-selling conditions, optimization of the process of handling complaints or disputes); money laundering (optimization of the processes of money laundering prevention and management); ancillary services to banking that can facilitate the achievement of other Social goals among those of Agenda 2030.

The research, conducted in close collaboration and sharing by LUM Giuseppe Degennaro



University and Banca Popolare di Puglia e Basilicata, pursues the aim of fostering interchange between the academic and productive worlds. The research activities will take place both within the University and at the bank's headquarters.

The dissemination of the results achieved will take place through the production of national and international scientific publications, publication of reports, organization of events, conferences, seminars of a scientific or popular nature. The events will be in-person and/or virtual (webinars, videos, etc.).

For everything that is not regulated in this notice, reference is made to DP. 215/22 of 01.08.2022 published on the University's website, to Law no. 240 of December 30, 2010, art. 19 "Provisions on Doctoral Research", to DM 226 of 14.12.2021, published in the Official Gazette no. 308 of 29.12.2021, to the note no. 301 with which the MUR has transmitted the "Operational indications for the accreditation of PhD programs 38th cycle A.A.2022 /2023," to the regulations on PhDs of LUM GIUSEPPE DEGENNARO University and to the Internal Regulations of the PhD in "Economics and Management of Sustainability and Innovation".

This announcement will be published on the LUM's portal, the Euraxes's website and the website of the MUR (Ministry of University and Scientific Research), as required by the applicable regulations and will be ratified at the first useful Board of Directors meeting.

Casamassima, 28 September 2022

II PRESIDENTE DEL CDA  
Prof. Emanuele DEGENNARO

