

# Anna Omarini

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ASSISTANT PROFESSOR

**Retail Banking**

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## Biography

Anna Omarini is a Tenured Researcher and Professor of FinTech at the Department of Finance of Università Bocconi. She is the Director of the following elective courses: Bank and Fintech: vision and strategy and Fintech for digital transformation.

Her cooperation with SDA Bocconi began in 1992. Since then, she has run numerous courses such as Retail Bank Management, Digital banking, Bank marketing, loyalty management, and virtual banking. She has conducted workshops and field research projects on the following topics: bank-customer relationships in retail banks; innovation in banking; direct banking; multichannel banking; quality value drivers in wealth management markets; branch innovation; evolution of payment systems and innovation in the bank industry. She has worked with both banks and insurance companies. She has also developed bespoke Masters in Business and Banking Administration for banks delivered to both senior and young professionals.

Her research activities focus on bank strategy; retail banking; FinTech, digital banking and open banking; bank marketing and loyalty management; payment services; and bank innovation.

She is the author of numerous books, chapters and articles on the subjects she has been developing for several years. She has published her monographies with Palgrave Macmillan, McGrawHill and Springer. She has been author of chapters and book editor for international publishers (Wiley, Palgrave Macmillan Ltd, McGrawHill, Springer, Routledge Taylor and Francis Group), and national ones (Bancaria Editrice, Egea, FrancoAngeli, Etas, Edibank). Her articles have been published in international journals (such as Journal of Finance and Bank Management, The Capco Institute Journal of Financial Transformation, Journal of Banks and Bank Systems, Frontiers - Artificial Intelligence in Finance, Journal of Management Studies) and national journals (Economia & Management, Il Risparmio, Bancaria e Banche e Banchieri, among others). She is a reviewer for several journals (such as Journal of Financial Services Marketing, Journal of Accounting and Finance, Electronic Markets, The Journal of Financial Management, Markets and Institutions JFMI).

She is an editorial board member of Frontiers in Artificial Intelligence, and the Journal of Accounting and Finance.

She is a member of numerous associations, organizations and advisory committees (such as ABILab since 2018, and ItaliaFintech since February 2024).

She also participates in conferences in Italy and abroad, as a speaker and chairperson. She has also developed her experience as an independent board member in financial institutions and banks.

Since January 2024, she is member of the CBDC Academic Advisory Group of the Bank of England.

# Teaching domains

Fintech

Financial Institutions

Financial Marketing

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## ARTICLES IN SCHOLARLY JOURNALS

OMARINI A.

**Bank and fintech for transformation of financial services: what to keep and what is changing in the industry**

Journal of Financial Transformation, 2023, no. 58, pp.104-113

OMARINI A.

**Sfide e soluzioni per il settore bancario**

Economia & Management, 2021, no. 2, pp.30-34

OMARINI A.

**FinTech: A New Hedge for a Financial Re-intermediation. Strategy and Risk Perspectives**

Frontiers in Artificial Intelligence, 2020, vol.3, no. 63

OMARINI A.

**La digital banking transformation: dall'unbundling al re-bundling, verso nuovi modelli di intermediazione**

Bancaria, 2020, vol.76, no. 1, pp.65-76

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**Banks and Fintechs: How to Develop a Digital Open Banking Approach for the Bank's Future**

International Business Research, 2018, vol.11, no. 9, pp.23-36

OMARINI A.

**Fintech and the Future of the Payment Landscape: The Mobile Wallet Ecosystem - A Challenge for Retail Banks?**

International Journal of Financial Research, 2018, vol.9, no. 4, pp.97-116

OMARINI A.

**Peer-to-peer lending: business model analysis and the platform dilemma**

International Journal of Finance, Economics and Trade, 2018, vol.2, no. 3, pp.31-41

OMARINI A.

**The Retail Bank of Tomorrow: A Platform for Interactions and Financial Services. Conceptual and Managerial Challenges**

Research in Economics and Management, 2018, vol.3, no. 2, pp.110-133

OMARINI A.

**Private banking: new frontiers in getting customers and keeping them**

Journal of Management Studies, 2017, vol.1, no. 2, pp.13-25

OMARINI A.

**The digital transformation in banking and the role of FinTechs in the new financial intermediation scenario**

International Journal of Trade, Economics and Finance, 2017, vol.1, no. 1, pp.1-6

OMARINI A.

**Nuovo modello di filiale o nuovo modello di intermediazione bancaria?**

Bancaria, 2016, vol.72, no. 11, pp.65-82

OMARINI A.

**Retail banks and the priority system: the need to balance strategy, capital, people, process and the institutional stature**

Journal of Finance and Bank Management, 2016, vol.4, no. 2, pp.30-41

OMARINI A.

**Looking for strategies to re-launch retail banking: the mobile payment ecosystem**

Gstf Journal on Business Review, 2013, vol.2, no. 3, pp.192-197

OMARINI A.

**Modelli di business, strategie e gestione delle banche**

Bancaria, 2013, vol.4, no. 4, pp.66-76

OMARINI A.

**Il business retail delle banche: sfide e opportunità da cogliere**

Bancaria, 2012, no. 7-8, pp.64-74

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## RESEARCH MONOGRAPHS

OMARINI A.

**Private Banking and Wealth management. Customer Segmentation a Way for Selecting, Getting & Keeping Customers**

VDM Verlag Dr. Müller, Germany, 2010

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## EDITED BOOKS

BARAVELLI M., ALIOTO S., D'ALTERIO R., OMARINI A. (EDS.)

**Le strategie competitive nel retail banking. Segmentazione della clientela, modelli organizzativi e politiche commerciali**

Bancaria Editrice, Roma, Italy, 2006

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## TEXTBOOKS

OMARINI A.

**Banks and Banking: Digital Transformation and the Hype of Fintech. Business impacts, new frameworks and managerial implication**

McGraw-Hill Education, Italy, 2019

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## CONTRIBUTION TO CHAPTERS, BOOKS OR RESEARCH MONOGRAPHS

OMARINI A.

**From Digital Technologies to New Economics in Banking: How to Drive the Future of Digital Money and Data Information Knowledge** in *Digital Transformation and the Economics of Banking: Economic, Institutional, and Social Dimensions*

Piotr Łasak, Jonathan Williams(Ed), Routledge, Taylor and Francis Group, chap. 3, pp.31-49, 2024

OMARINI A.

**Shifting Paradigms in Banking: How New Service Concepts and Formats Enhance the Value of Financial**

**Services** in *The Fintech Disruption. How Financial Innovation Is Transforming the Banking Industry*  
Thomas Walker, Elaheh Nikbakht, Maher Kooli(Ed), Springer International Publishing, chap. 4, pp.75-113,  
2023

OMARINI A.

**The Changing Landscape of Retail Banking and the Future of Digital Banking** in *The Future of Financial Systems in the Digital Age*  
Markus Heckel, Franz Waldenberger(Ed), Springer Singapore, pp.133-158, 2022

OMARINI A.

**Retail Banks' Challenges and Opportunities from Vision and Strategy to Managing People, Processes and Capital** in *Current Aspects in Business, Economics and Finance Vol. 3*  
Turgut Türsoy(Ed), B P International, pp.74-103, 2022

OMARINI A.

**Banche e FinTech: come disegnare una signature customer experience** in *Contactless signature experience: il futuro della relazione con il cliente tra fisico e virtuale*  
S. Saviolo(Ed), Egea, chap. 8, pp.147-167, 2021

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**FinTech and Regulation: From Start to Boost—A New Framework in the Financial Services Industry. Where Is the Market Going? Too Early to Say** in *Disruptive Technology in Banking and Finance*  
Timothy King, Francesco Saverio Stentella Lopes, Abhishek Srivastav, Jonathan Williams(Ed), Palgrave Macmillan, pp.241-262, 2021

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**La trasformazione dei settori Banche e FinTech** in *Contactless signature experience: il futuro della relazione con il cliente tra fisico e virtuale*  
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**Banche, FinTech e clienti in un contesto di digital transformation** in *Digital Banking e FinTech. L'intermediazione finanziaria tra cambiamenti tecnologici e sfide di mercato*  
Vittorio Boscia, Cristiana Schena, Valeria Stefanelli(Ed), Bancaria Editrice, chap. 7, 2020

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**Fintechs: Unbundling to Rebundling in the Open Industry of Banking** in *The Routledge Handbook of FinTech*  
K.Thomas Liaw(Ed), Routledge, chap. 12, pp.193-215, 2020

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**Retail Banks: why do they stand between capital and strategy?** in *Reshaping Commercial Banking in Italy: New challenges from lending to governance*  
G. Bracchi, D. Masciandaro(Ed), Bancaria Editrice, pp.159-174, 2014

OMARINI A., MOLINEUX P.

**Private banking in Europe. Getting clients and keeping them** in *Private Banking. An Introduction*  
B. Sujatha, Nancy John (Eds),ICFAI University Press, pp.166-197, 2007

MAUDE D., MOLINEUX P., OMARINI A.

**Clients** in *Global Private Banking and Wealth Management. The new realities*  
D. Maude (Eds),John Wiley & Sons, Ltd, pp.49-76, 2006

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## ARTICLES IN NATIONAL/INTERNATIONAL NEWSPAPERS

OMARINI A.

**Con la rivoluzione delle tecnologie digitali assisteremo sempre di più a un nuovo banking**  
Avvenire, 26 September, 2024

OMARINI A.

**Riformulare la strategia per proteggere trasparenza, libertà e stabilità valutaria**

Il Sole 24 Ore, 4 September, 2024

OMARINI A.

**La rivoluzione dei pagamenti e le contromosse delle banche centrali**

La Repubblica - Affari&Finanza, 12 June, 2023

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## EDITORIALS IN JOURNAL

OMARINI A.

**Financial intermediation versus disintermediation: opportunities and challenges in the FinTech era, volume II**

2024, Frontiers in Artificial Intelligence

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## OTHER

OMARINI A.

**Quale banking per il futuro e quale futuro per le banche?**

2024, BancaFinanza, Italy

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## PROCEEDINGS/PRESENTATIONS

OMARINI A.

**Evaluating Effects of the Payment Ecosystem on Central Bank Digital Currency Adoption and Design**

*Proceedings of the 56th Annual Hawaii International Conference on System Sciences, January 3-6 2023, Hawaii, United States of America*

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## RESEARCH NOTES OR SHORT ARTICLES IN JOURNALS

OMARINI A.

**Digital Disruption in Banking: Who is Going to Hold the Big Card?**

2024, Iris Journal of Economics & Business Management (IJEEM)

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