

ZSÓFIA KRÄUSSL

E-mail: zsofia.kraussl@uni.lu

<http://www.zsofiakraussl.com>

PERSONAL

German-Hungarian Nationality, Married, 2 daughters

PROFESSIONAL INTEREST

Digitization and Finance

ICT Infrastructures in Business Networks

CURRENT AFFILIATION

Research Scientist in Finance and Technology, since September 2020

Department of Finance, University of Luxembourg, Luxembourg

PREVIOUS AFFILIATIONS

November 2015 – August 2020

Postdoctoral Researcher in Finance and Technology

Department of Finance, University of Luxembourg, Luxembourg

September 2012 – May 2013

Assistant Professor (tenured) at the Department of Management & Organization

Faculty of Economics and Business Administration, VU University Amsterdam, The Netherlands

September 2011 – August 2012

Researcher at the Amsterdam Institute for Business and Economic Research Foundation

Faculty of Economics and Business Administration, VU University Amsterdam, The Netherlands

May 2005 – May 2010

Research Assistant at Department of Information Systems and Logistics

Faculty of Economics and Business Administration, VU University Amsterdam, The Netherlands

EDUCATION

May 2005 – May 2011

PhD in Information Systems Management at the Department of Information Systems and Logistics

Faculty of Economics and Business Administration, The Network Institute VU University Amsterdam, The Netherlands

September 2004 – August 2006

Course participation at the PhD program of the Tinbergen Institute of Economics, Amsterdam The Netherlands

September 1996 – July 2004

Master of Science as Certificated Teacher of Mathematics and Informatics at Faculty of Mathematics and Informatics

Eötvös Loránd University (ELTE), Budapest, Hungary

September 2002 – August 2003

Master of Science in Computer Science at Faculty of Mathematics and Computer Science

VU University Amsterdam, The Netherlands

COURSES TAUGHT

MSc level: Digital Transformation in Finance, Service Innovation and Business Design

BSc level: Contemporary Issues in Finance, Service Innovation and Business Design

LANGUAGE SKILLS

English (Fluent), German (fluent), Hungarian (mother tongue), Dutch (casual conversations)

ACADEMIC SERVICES

Developer and Course Director of the “Digital Transformation in Finance” one-year study track, part of the MSc Study Program in Economics and Finance, Department of Finance, starting from September 2021.

Lecturer of the IMF Educational Week on the subject “Distributed Ledgers, Blockchains and Innovative Financial Services”, House of Finance, Luxembourg, in 2018 and 2019.

Founder and organizer of the Annual LSF Finance & Technology Symposium, Department of Finance, University of Luxembourg, since 2016.

Visiting lecturer of the Master in Innovation and Entrepreneurship program on Innovative Business Design, Luxembourg Business Academy, University of Luxembourg, in 2014 and in 2015.

Founder and coordinator of the “Knowledge@Work” thesis research project initiative to bridge practical relevance with academic knowledge for students. Projects partners included ING NL, UBS NL, Cardano Risk Management NL, among others. Faculty of Economics and Business Administration, VU University Amsterdam, between 2011 and 2013.

Scientific consultant on service innovation and on disruptive business models for applied research projects in energy management and in supply chain management, funded by the FP6 of the European Commission. Faculty of Economics and Business Administration, VU University Amsterdam, between 2006 and 2010.

WORKING PAPERS

Kräussl, R., Kräussl, Zs., Pollet, J., and Rinne, K., The Performance of Marketplace Lenders: Evidence from Lending Club Payment Data (August 28, 2018). Available at SSRN: <https://ssrn.com/abstract=3240020>.

WORK IN PROGRESS

Calcagno, R. and Kräussl, Zs.: Desperate Households: Dynamics of Prepayments in Marketplace Lending

Hakobyan, Z., Kräussl, Zs., and Shbair, W.: Evolutionary Games, Cluster Formation and Bitcoins

Kräussl, R., Kräussl, Zs., Pollet, J., and Rinne, K.: Auction-based vs. Fixed Interest Rates in Marketplace Lending: A Closer Look at Investment Performance

Kräussl, Zs., Principles of Asset Pricing in Data Markets.

LIST OF PUBLICATIONS

Khan, N., Lahmadi, A., Kräussl, Zs., and State, R., Management plane for differential privacy preservation through smart contracts (2020). ACS/IEEE.

Khan, N., Kchouri, B., Yattoo, N. A., Kräussl, Z., Patel, A., & State, R. (2020). Tokenization of sukuk: Ethereum case study. *Global Finance Journal*, 100539.

Zs. Derzsi (2011). OPERationalized ALignment: Assessing feasibility of value constellations exploiting innovative services. Vrije Universiteit Amsterdam, The Netherlands.

Zs. Derzsi, Y. Tan, and J. Gordijn (2009). A model-based approach to aid the development of e-government projects in real-life setting focusing on stakeholder value. In *Proceedings of the 42nd Annual Hawaii International Conference on System Sciences (HICSS)*, pp 1-10, ISBN 978-0-7695-3450-3, IEEE Computer Society Press, Hawaii, US.

Zs. Derzsi, Y. Tan, J. Gordijn, and Z. Baida (2008). Towards model-based assessment of business-IT alignment in e-service networks from multiple perspectives. In W. Golden et al. (eds.), *Proceedings of European Conference on Information Systems (ECIS) Standing Committee*, AIS Electronic Library, Galway, Ireland. <http://aisel.aisnet.org/eis2008/10/>

J. Liu, Zs. Derzsi, M. Raus and A. Kipp (2008). eGovernment Project Evaluation: An Integrated Framework. In M.A. Wimmer et al. (eds.), 7th International Conference on eGovernment, *Lecture Notes in Computer Science*, pp 85-97, ISBN 978-3-540-85203-2, Vol. 5184/2008, Springer Verlag, Berlin, Germany.

- Zs. Derzsi, J. Gordijn and K. Kok (2008). Multi-perspective Assessment of Scalability of IT-enabled Networked Constellations. In *Proceedings of the 41st Annual Hawaii International Conference on System Sciences (HICSS)*, pp 491-499, ISBN 1530-1605, IEEE Computer Society Press, Hawaii, US.
- Zs. Derzsi, J. Gordijn, K. Kok, H. Akkermans, and Y. Tan (2007). Assessing feasibility of IT-enabled networked value constellations: A case study in the electricity sector. In J. Krogstie et al. (eds.), 19th International Conference on Advanced Information Systems Engineering (CAiSE), *Lecture Notes in Computer Science*, pp 66-80, ISBN 978-3-540-72987-7, Vol. 4495/2007, Springer Verlag, Berlin, Germany
- Zs. Derzsi and J. Gordijn (2007). Towards a Multi-perspective Assessment of Scalability of Distributed IT Services. In B. Pernici and J. A. Gulla (eds.), *Proceedings of the Workshops and Doctoral Consortium*, 19th International Conference on Advanced Information Systems Engineering (CAiSE), Vol. 1:445-452, Tapir University Press, Trondheim, Norway.
- Zs. Derzsi and J. Gordijn (2006). Toward value-based business-IT alignment. In T. Latour and M. Petit (eds.), *Proceedings of the Workshops of the 18th International Conference on Advanced Information Systems Engineering (CAiSE)*, pp 219-226, Namur University Press, Namur, Belgium.
- C.J. Warmer, M. Hommelberg, R. Kamphuis, Zs. Derzsi and Koen Kok (2006). Wind Turbines and Heat Pumps - Balancing wind power fluctuations using flexible demand. In R. Hendriks, B. Ummels and T. Ackermann (eds.), *Proceedings of the 6th International Workshop on Large Scale Integration of Wind Power*, Delft, The Netherlands.
- Zs. Derzsi and J. Gordijn (2005). Value-Based Business-ICT Alignment: A Case Study of the Mobile Industry. In Y.H. Tan (ed.), *Proceedings of the 12th Research Symposium on Emerging Electronic Markets*, pp 83-95, Amsterdam, The Netherlands