

Predoctoral Researcher Funding Contract on Financial Inclusion

Company:

IQS School of Management Ramon Llull University

Location:

Spain / Barcelona

Discipline:

Financial Inclusion

Employment Type:

Predoctoral Researcher

Posted:

14/12/2025

Contact Person:

If you wish to apply for this position, please specify that you saw it on AKADEUS.

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Company Description

The **University Ramon Llull** is a confederation of schools, faculties and departments. IQS is its oldest founding member and consists of two major schools, the **School of Engineering** and the **School of Management** that form each an administrative grouping of departments and other institutions among which there are three strategic academic divisions: **IQS Executive Education** that offers cutting-edge and transformative learning experiences to business leaders; **IQS Tech Transfer** that promotes research with impact, innovation and technology transfer for companies and organizations and **IQS Tech Factory** that fosters entrepreneurship and supports the creation of new scientific-technological companies.

With 100 years of teaching experience, IQS is a university center of reference, committed to donating responses to the continuum of challenges that the social, economic, technological and industrial context poses.

Our mission and commitment are to cultivate individuals with values and competencies needed to flourish humanely and professionally.

Position

Call for Applications: Predoctoral Researcher Funding Contract 2026

We are offering a **Predoctoral Researcher Funding Contract** to work on the project titled **“Financial inclusion tools to address the challenges related to accessing financial services”**. This contract covers a **three-year scholarship** to pursue a PhD within the Business and Territorial Competitiveness, Innovation and Sustainability program (CETIS) at the **IQS School of Management, Universitat Ramon Llull** (Barcelona, Spain). It includes a full-time employment contract starting in March 2026, and full coverage of doctoral tuition fees for the three-year period. The selected candidate will work within a multidisciplinary research environment, engaging with the **Sustainability, Economics and Ethics Research Group (SEE)**. The doctoral thesis will be supervised by **Dr. Francesc Prior Sanz** from the Department of Economics and Finance and **Dr. Octasiano Valerio Mendoza** from the Department of Mathematics and Data Analytics.

What is the general project?

Financial Inclusion (FI) is recognized as a crucial instrument for economic advancement. This project explores barriers to FI and tools to improve access to financial services. Key obstacles include high service costs, limited branch access, misaligned risk assessments, poor financial education, and weak regulations. To address these, this project aims to examine innovative solutions like microfinance, blockchain, and the formal use of remittances. By focusing on both supply and demand challenges, the project seeks to identify effective Financial Inclusion Tools (FITs) that can combat poverty and marginalization, extending FI benefits not only to developing nations but also to transition and developed economies.

There are several factors that impede FI among low-income segments of the population. This may be attributed more to an insufficient supply of financial services than to a lack of demand. On this account, there is an unmet demand for financial services in these low-income segments. Providing financial services to these segments is hindered by factors such as high financial costs, inadequate distribution networks, inappropriate risk analysis mechanisms, and regulatory systems that are not well-suited, either because they are not well designed or because the costs involved are too high.

Because of the above-mentioned factors, unbanked customers are compelled to rely on more expensive and less efficient informal services, hindering their economic progress. Addressing the challenges regarding access to financial services requires sophisticated and innovative financial tools. These tools aim to reduce the costs of financial services, expanding distribution networks, and adopting risk methodologies suitable for developing countries. These include remittance flows, the development of new business models, the use of new decentralized technologies, improved regulatory frameworks, and more financial education. Implementing these measures would enable the provision of financial services that align with the existing demand profile in each society, thus facilitating widespread FI.

This PhD project introduces and investigates eight financial innovation tools (FITs) that may address the challenges related to accessing financial services: mobile money, non-bank financial distribution, behavioural credit risk, workers' remittances, adapted financial regulation, financial education, microfinance business models, and blockchain technology.

The research will pursue **three core objectives**: (i) to construct and analyze novel indicators of financial inclusion across regions; (ii) to assess the effectiveness of the FITs introduced and reviewed and (iii) to generate and propose new FITs that may address the challenges related to accessing financial services.

This is a highly data-driven and interdisciplinary project that combines tools and perspectives from finance and economic sciences. Key methodological components include:

- Construction of a novel panel dataset that combines financial inclusion data with detailed geographic, and socio-economic indicators.
- Advanced econometric techniques to quantify causality and correlation.
- Experimental research on Financial Inclusion innovative cases, to understand how FITs can address the challenges related to accessing financial services. Experimental cases data will be obtained through partnerships with multilateral organizations working on Financial Inclusion.

Key Responsibilities

The doctoral researcher will be based at IQS School of Management, Universitat Ramon Llull (Barcelona, Spain) and will be responsible for carrying out the core research activities leading to the completion of their PhD thesis within the framework of the project

“Financial inclusion tools to address the challenges related to accessing financial services” This includes advanced data processing and analysis, indicator development, and contributions to the experimental research components of the project. The researcher is also expected to actively participate in training activities, research seminars, and collaborative initiatives led by the SEE research groups. In addition, the position may include some light teaching assistance responsibilities.

Requirements and selection process:

Desired Candidate Profile

We invite applications from candidates with a strong academic background and proven interest in Financial inclusion and payments, development economics, financial access data analysis, or related fields. Applicants should hold a Master's degree (MSc) in finance, economics, data science, engineering, or other relevant disciplines in social or applied sciences.

Ideal candidates should have:

- Strong data processing skills, including experience in database management and applied statistics
- Solid methodological background in quantitative analysis for empirical research (e.g., econometrics, panel data, statistical computing)
- Experience in statistical programming and data processing using tools such as Excel, Stata, MATLAB, Python, or similar.

Valued (but not mandatory) qualifications:

- Interest in applied research or experimental design
- Strong communication skills.

Selection Process

Prospective candidates are invited to submit a proposal and brief work plan outlining their research interests and how their background and expertise could contribute to the objectives of the project “Financial inclusion tools to address the challenges related to accessing financial services”. Innovative ideas on how to address financial inclusion challenges will be especially valued.

Applications must include the following documents and be submitted no later than **31 January, 2026**:

1. Project proposal and work plan, which must include
 - Title
 - Project summary (max. 100 words)
 - Detailed description of the proposed work plan (max. 2,000 words)
 - Proposal for publishing and disseminating results
2. Academic transcripts for all university degrees and courses (scanned copies are accepted at the application stage)
3. Curriculum Vitae
4. Letter of motivation
5. Two letters of recommendation (at least one from an academic referee)
6. Proof of English proficiency (TOEFL, IELTS or equivalent)

If you have any questions about this position, you can contact **Dr. Prior** (francesc.prior@iqs.url.edu) or Dr. Valerio (octasiano.valerio@iqs.url.edu).

The employment contract will comply with Spanish labor regulations, providing full access to the Spanish Social Security system, including coverage for healthcare, parental leave, and work-related protections.

We are an equal opportunity employer. We promote equality and inclusion. All qualified applicants will receive consideration for employment without regard to race, colour, religion, sex, national origin, disability status, gender identity, sexual orientation, pregnancy and pregnancy-related conditions or any other characteristic protected by law. We strongly welcome applications from female candidates as they are currently under-represented at this level in this field of knowledge in our School.

We also promote scientific and technological knowledge, business transformation and societal progress. At IQS we look for professionals committed to both these values.

To apply for this opportunity, follow this link:

<https://cezanneondemand.interviewweb.it/iqs/jobs/predoctoral-researcher-in-financial-inclusion-58876/en/>

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