

# THRIVE

THE ESCP EUROPE STUDENTS MAGAZINE

ESCP  
EUROPE  
BUSINESS SCHOOL



# IN THIS ISSUE

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## EDITOR'S NOTE

Since its establishment almost 200 years ago, ESCP Europe has provided teaching that goes far beyond the traditional transfer of knowledge. Today, with its six campuses and a 50,000-strong alumni community, the university offers countless opportunities for individual growth, allowing for personal improvement in a vibrant and stimulating environment. Yet, too often these pathways of personal development remain closed within themselves, with the vicissitudes and struggles of different students resembling parallel line, extremely similar but never coming into contact. We have therefore devised **Thrive** to bring these aspects of student life into a single publication, with the aim of telling the stories of day-to-day life at ESCP Europe, to share tips on how to land an internship from those who have already done so and to learn from alumni what the future

may look like once our time at ESCP Europe comes to an end.

In this issue, which we hope will be the first of many, you can read about an alumnus who joined BCG and learn from his experience; you will find an analysis of the controversial Universal Basic Income concept and a variety of reading suggestions on business topics. Furthermore, you will read about the experience of a M2 student in her summer internship at Citi Bank and get some tips on how to approach interviews.

We hope you will enjoy reading this first issue of Thrive as much as we enjoyed putting it together.

*Silvia Masoero, Edoardo Tricerri*

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# WHAT IT TAKES TO WORK AT BCG

A CHAT WITH MATTEO ROMANO

**Matteo Romano, 31, is senior consultant at The Boston Consulting Group (BCG). We talked with him about his experience at ESCP Europe, his professional trajectory and his personal insights.**

## **What did you do before coming to ESCP Europe?**

I did a scientific high school qualification and then I completed a three-year Business Engineering degree at the Politecnico of Turin. After that I did the pre-master year and then the MIM programme at ESCP Europe. The double diploma used to be organised differently: I spent the pre-master year in London, followed by Paris and I finished at the Politecnico in Turin, so I didn't do a specialisation.

## **Why did you choose ESCP Europe?**

Because compared to Politecnico you have the chance to study abroad in different countries and do three internships. I also chose it because, at the time, it was even more difficult to be accepted which created an exclusive environment. Back then, only 30 Italian students were accepted onto the MIM programme each year.

## **Which campus did you like the most and why?**

They are very different. In London you're far from the city centre, but the campus is small and it's easy to get to know people. It's a very international campus: in my year there were eight Italians and the rest of them were from France, Germany and other countries, which was very cool. Paris is good because of all the associations you can join, and the campus is in the centre, so it's easier to learn the language because you can spend a lot of time with French people. In England, meanwhile, you don't get as many opportunities to chat with native speakers.

## **Did you join any associations in Paris?**

I joined the football team and I also used to go to the cinema club, where we watched movies in their original language.

## **What did you think you would do career-wise, before joining ESCP Europe?**

Coming from Business Engineering I expected to work in a manufacturing company, most likely in the production department, maybe in Turin at Fiat or one of the companies that work for them. However I never really liked production, so I was a bit unsure as to what I would do in future, especially while I was still at the Politecnico. Even the internships I did failed to really help



me make up my mind.

### **Did you like finance?**

No. I never really liked pure figures.

### **What do you do now?**

I work in a strategy consulting firm. However this is peculiar because after an internship in Paris in the consulting division of one of the 'Big Four', I thought I didn't want to work in the consulting world at all.

### **So what led you to change your mind on that?**

I was in the McKinsey recruiting process after graduation, but I pulled out halfway through. I wanted to work in the corporate environment because, as mentioned before, I had a negative experience with consulting. I considered other offers I had received which included Fiat, Ferrero, L'Oréal, Michelin and Vodafone. I chose Vodafone because I like the technology field and it seemed to be a more dynamic environment than the others. Ferrero was very attractive, but I wasn't keen on moving to Alba [where Ferrero's HQ is located].

### **Any regrets?**

With hindsight yes. Sometime I still wonder what it

would have been like to work for Ferrero. It's my only potential regret because recently I also worked in family-owned company and it was an extremely stimulating experience.

### **As for consulting, which is quite a generic word, how would you explain what consulting is to someone who is unfamiliar with the industry?**

Working as a consultant means analysing lots of aspects and issues, which you had never seen before, and in a short time you have to build an excellent knowledge of a specific sector/industry, quickly becoming an expert. You really get to see the many facets of a company and become an expert in a specific field. Something I would like to stress is that you need to remember, as a consultant, that your work is for your client, not for your boss. That's something to keep in mind even if you don't work in consulting. Your aim is to make sure your customer is satisfied. When you work alongside your clients, it's easy to see whether you've added value or not.

### **Do you travel a lot to meet your clients?**

Yes you do travel a lot. Although it's one of the coolest things to do before you get to the age where you have family and children as I am sure priorities in life will change.

### **I'm sure each day is different, but how would you describe a normal day.**

A typical day is at the client's office. You might be working alongside the CEO, COO, CIO but you might also be working with the more operational employees, those who work directly on a production line, or those who perform credit check. It's by spending time with such people that you get all the useful insight and that you really understand how to improve clients' businesses.

### **In which part of Italy have you worked?**

It really depends on where your client is based. I'm currently working with a leading Italian bank, so I





move between Milan and Turin. I worked for a major European insurance firm, at which point I was based in Veneto but I actually worked in other parts of Italy as well, since we had developed a technological and operational model and I personally went to check how it was working in the first ten pilot branches across the whole country. Therefore I would say I operate mainly in Italy and the Mediterranean area.

**I'm interested and also scared to know what your work-life balance is.**

That's a myth to dispel! It's 7.40pm now, so I could have been out of work for two hours if I were doing a regular job. But, having said that, I suppose if you're at ESCP Europe you're hoping for something better than that. Once you enjoy your job, you don't mind working for ten or eleven hours per day. You need to set your own limits: some days you'll work more, some days you'll try to work less. For example, if I finish a project on Thursday night, I'll try to only work in the morning on Friday and then go back home to do my own things in the afternoon. Again, when you work for your own client's satisfaction, this is not necessarily proportional to the amount of hours of work you do.

**So you'd say there's a bit of flexibility and independence in organising your work?**

I'd say so, but maybe not in the first three or four years, when you need to work extra hard, with a view to rising through the ranks.

**What do you like the most about your company?**

I'll start by saying what I didn't like about consulting when I worked for one of the Big Four as an intern. This is not specific to that company, but rather to the

project I was working on. We spent the whole time in the office in Paris, I met the client only three times in three months. Not seeing your client, and being locked in an ivory tower is not what consulting is supposed to be. More than that, adjusting your work and figures, just so your customer hears what they want to hear, is not the right way to do your job. It might be a better strategy in the short term, but I think you should always be honest even when they may not like hearing the truth. You shouldn't try to make them happy at all cost. You're not a 'yes-man'. At least, they'll realise they have to do something to improve and you'll have brought them value ultimately. Going back to what I like, I like the steep learning curve, the opportunities you get both for personal and professional growth, the relationship with the clients and the real exposure to strategic aspects and topics of a company.

**Do you have any result-related constraints or do you just propose solutions and leave?**

It depends. Old-style consulting was like that: you gave your recommendations and you left. Nowadays, because our ambition is to work not only with the top twenty companies but also with large and medium-sized ones, which still struggle to see the usefulness of our job, we have many projects in progress where the pay is related to whether targets have been achieved. Suppose your customer wants to reduce its costs by 5%, if you help them to reach that you get paid X, but if you manage to help reduce them further, you get paid proportionately more. Although this rarely happens.

**What do you like most about BCG?**

Among its competitors, BCG is becoming decreasingly formal, which is great because as the world evolves,



even CEOs are starting to wear more casual clothes, though only gradually. It is obviously more difficult in Italy, which is one of the most formal countries in this sense.

The second thing I like, which applies to McKinsey as well, is that it's a merit-based company. Other companies find it hard to operate in that way. The reason for this is clear: BCG has around 250 employees in Italy, a manageable size, the other has over 10,000. We are talking about 40 times more. With so many employees you become just a number, so it's easy to get lost in the crowd and for them to select the very best performers, when only a few people are promoted every year. At BCG, if you're doing well you feel comfortable that you'll be rewarded for it. They're also moving towards a flexible work environment, having realised it's what people need. So, for example, on Friday there are free beers in the office, in quite an American style. Plus there are part-time contracts for new parents, although it's not easy to apply.

I also think the new headquarters in Milan is very cool, though I don't get to spend much time there.

### **Is it an 'up or out' kind of organisation?**

Yes, of course. You get what you give. But if what you give is good, you'll be repaid for your efforts, in a "quid pro quo" way. You need to put yourself out there; it's not for you if you just want a permanent and steady job for life.

### **Are there women [in the company]?**

Yes, but not enough.

### **Why?**

Because it's still a time-consuming job, in which you have to travel a lot. So a young 23-year-old girl, who just finished university, might like it for a few years but then she may want to have children and start a family, which is totally understandable. We are running lots of initiatives to help them, such as 80% part-time contracts, but consulting remains a difficult job. However, the problem is also that from the early stages of the application process, you usually have a 70:30 ratio of men to women applying.

### **What about men?**

Men probably care less about family! I personally think

that in the long term I will have to either become more organised or change job if I want to be home at night to put the kids to bed. Now it wouldn't be possible, being in a different city every day.

### **Do you see yourself at BCG in 5 years' time? And in 10 years?**

In 5 years yes, as I like working here. In 10 years - who knows? It's hard to be so forward-looking in consulting, when we live in this super-fast changing world.

### **Is there anything about BCG you are less fond of?**

We could introduce more smart-working measures and let people work from home one day a week. Also, at BCG and in consulting more widely, there's a slightly higher percentage of selfish and arrogant people, in comparison to other environments, because ours is a very competitive sector. This applies to top business schools as well.

### **Are those positive characteristics in the industry?**

Absolutely not. Consulting is based on personal relationships, both within the company and with clients. Usually, being arrogant doesn't help.

### **What advice would you give to students interested in consulting?**

First of all, I believe strategic consulting is consulting in





its purest form. It is the kind in which you develop a true industrial plan. In my opinion, any company with more than 1000 employees in a country like Italy is not really a strategic consultant. The Big Four don't do strategic consulting; they employ too many people and it's hard to pick out individual talents. In addition to this, the number of strategic projects that the market offers in Italy is limited.

My advice is: don't try to apply during the first year of your Master's, apply in the country where you're a native speaker. When you're abroad you can do an internship at a small consulting firm, like 3H Partners in Turin, because you will do things that will help you develop for your future career. If you can't do that, try to find something in management control, or something in the strategy segment of a medium-sized company which teaches you similar skills to those you need to work for a consulting company.

An excellent programme is also BCG's The Future Makers, in which 12 ESCP Europe students participated last year (out of 100 selected from across Italy). It doesn't have overly strict entry requirements, but it gives you a higher chance to get into BCG the following year.

### **Is it important to know people inside the company?**

It's useful, but it's not enough. I only sponsor people I believe are right for the job, who best fit with the firm.

### **You also worked for McKinsey, is there any difference with BCG?**

Overall, I would say that McKinsey is slightly more focused on appearances, while BCG cares more about the content. You need to strike the right balance. In Italy,

McKinsey has been present for longer than BCG and it has enjoyed steady growth, whereas BCG is going through rapid exponential growth.

### **How do you go about asking for an internship?**

You can get in touch with someone at this time of the year, to ask more general questions. Then later on, you can write to them again to let them know you're looking for an internship from the beginning of May and ask if they know of any opportunities within their companies. You've got nothing to lose. The mentorship programme offered by the ESCP Europe alumni is excellent; last year I offered one of my mentees an internship in BCG.

### **Are there differences between the countries you've worked in?**

We are hard-working in Italy: some old-style bosses may make you think you need to spend long hours in the office to prove your worth - 'face time' we call it. We're also very formal. On the other hand we Italians are good at dealing with situations we haven't faced before, whereas other cultures perhaps aren't so good at dealing with the unexpected.

### **What did you get from your time at ESCP Europe?**

The relationship skills, the ability to work in an international environment, and the experience of doing proper group work, which is important as in your career you'll always have to interact with others in the workplace.

### **How often do you meet with your fellow alumni and how many are you still in touch with?**

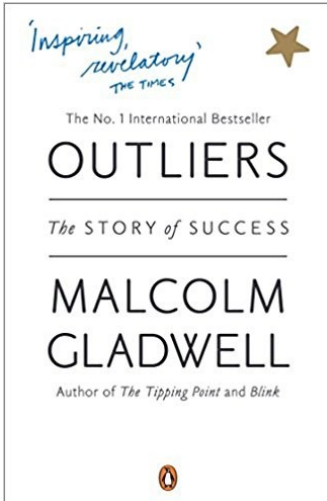
I'm in touch with more than 50 people, of which maybe ten are close friends. With other alumni we have an event almost every month or we meet one-on-one on specific occasions.

### **A final tip for ESCP Europe students?**

When you're abroad don't spend the whole time with people of your same nationality.

# BOOKS YOU SHOULD READ

PICKED BY SILVIA MASOERO

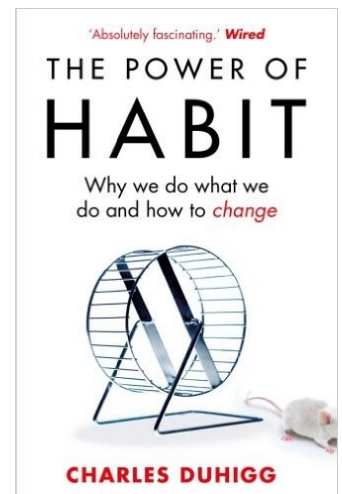


## OUTLIERS—MALCOLM GLADWELL

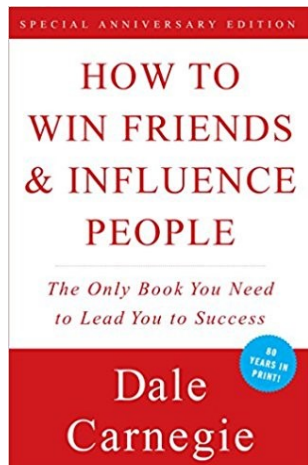
Have you ever thought that Bill Gates, The Beatles and Mozart were natural talents? This book will prove you wrong. Have a look at the list of the most successful hockey players in North America and ask yourself, why were most of them born in January? Is talent really what we think it is? Malcolm Gladwell will demonstrate how many factors that we never think about play a role in some people's road to success. Their family, the historical moment they were born in, their culture and their community influenced their success in a way that you never thought possible. "Gladwell overturns many of our conventional notions and creates an entirely new model for seeing the world".

## THE POWER OF HABIT—CHARLES DUHIGG

If you think about it, you'll understand how the key to becoming more productive, achieving success, exercising more, learn something new and build revolutionary companies all comes down to developing good habits. To do that you first have to understand how habits work. The bad news is that good habits take long to implement and are easy to break, think of all the times you've tried to be more consistent with something in your life, and you've failed after a week or so. Haven't we all tried to start eating healthily or going running just to stop after a month or so of trying? Charles Duhigg explores our subconscious behaviour and how we can ultimately change them.

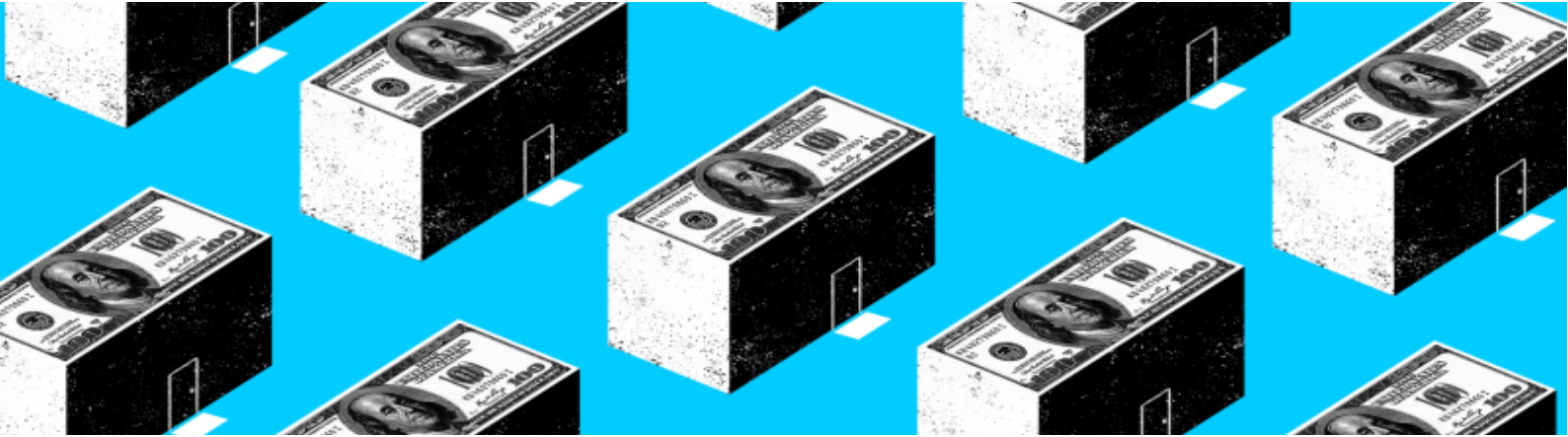


## HOW TO WIN FRIENDS AND INFLUENCE PEOPLE—DALE CARNEGIE



You may have never heard of this book but I'll start by saying that it's one of the best-selling books of all time. Written in the 1930s I can testify that everything it says is still perfectly current today, almost a century after. Not everyone is born with brilliant relational skills. This book has helped millions of people and it will help you as well. There's not a magic recipe, but mostly known behaviours that we often struggle to apply in our lives. It's no secret that the recipe to success comes down to how you deal with the people around you, technical skills aren't enough. How do you make people like you? And how do you change the way they interact with you? Well, only by changing the way you behave with them. This book will give you some useful and timeless advice on how to master it.





# UNIVERSAL BASIC INCOME AND AUTOMATION: A DOUBLE-EDGED SWORD

WRITTEN BY E. TRICERRI

*"I think we'll end up doing universal basic income, I want to be clear: these are not things I wish will happen; these are things I think probably will happen"*

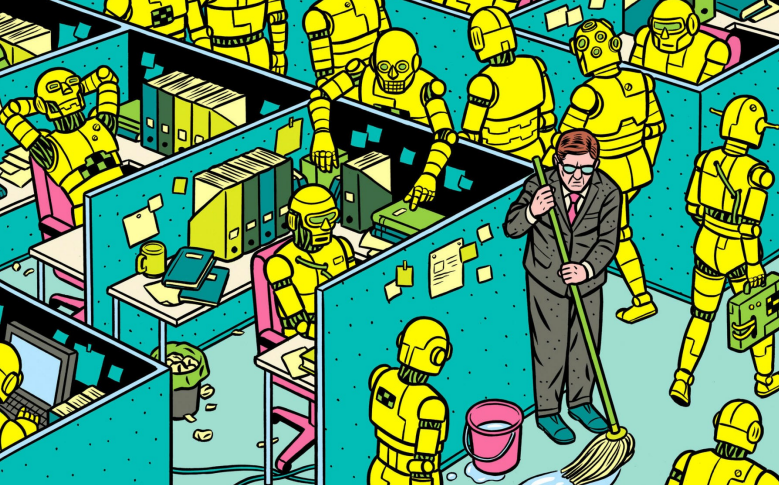
Elon Musk

In the past two decades technology has drastically reshaped our way of life, with significant implications for both professional tasks and leisure time. In the business world, technology has fostered a revolutionary change leading to quantitative and qualitative adjustments that have drastically improved the efficiency of production processes and the strategic fit of service providers. In such a context, however, the impact of these variations on the workforce has too often been ignored. As a result, the disruption of the technological revolution has left behind a considerable amount of workers unable to adapt to newly-adopted practices in what increasingly resembles a Darwinian 'survival of the fittest'. A range of critics has therefore emerged and pointed out the drawbacks this progress entails, with some suggesting that society will take corrective measures in order to make such revolution more inclusive.

Among the various propositions set forth by these critics, the idea of a Universal Basic In-

come (UBI) is increasingly gaining prominence and appears set to be a matter of political debate for years to come. Universal Basic Income has been championed by keynote figures such as Elon Musk, who see the idea of sharing the wealth created by automation among those who do not directly benefit from it, as a way to make progress beneficial to all. Moreover, according to Mark Zuckerberg, having your basic needs met also encourages creativity and innovation, as people are more likely to invest if their financial stability does not depend exclusively on their return. Yet, what has made Universal Basic Income central to political discourse is in part its vague meaning, which allows for the concept to be twisted and manipulated by politicians and the media alike.

According to academics, Universal Basic Income refers to permanent payments made to anyone who meets certain requirements — normally of residence or belonging to a given community — regardless of their economic condition and without any obligation to contribute to wealth generation. To quantify this theoretical concept, a transfer of money of this magnitude in a country like Italy would cost around €350bn a year, almost twice what the government currently spends on



health and education combined. It is therefore no coincidence that currently the only place to have introduced UBI is Alaska, where, thanks to oil revenues, the state has been able to provide its citizens with monthly payments ranging from \$100 to \$200.

Thus, as mentioned above, what makes Universal Basic Income still central to political discourse is its ambivalent meaning once it is taken out of a scholarly context. In the majority of cases, in fact, when politicians refer to UBI they are actually talking about a minimum fixed income, which, unlike Universal Income, is limited and conditional. Such fiscal measure currently exists in countries like France and the United Kingdom, based on the assumption that no one should live below the threshold of absolute poverty. In Italy, such a measure has yet to be introduced but it would cost the central government €16bn a year, just 4.4% of the impact that Universal Basic Income would have on the government's budget. The practical problems that arise from introducing Universal Basic Income are therefore related to its high and, to an extent, unbearable costs, whilst the issue for countries like Italy and Greece that do not yet provide a minimum fixed income concerns the bureaucratic reorganisation they would have to undergo in order to finance such measures.

However, an issue that is too often ignored is that both measures — most considerably Universal Basic Income — could act as a pull factor and de-

ter people from working. Evidence from Alaska suggests that once cash hand-outs are implemented and people have grown to expect them, they are very hard to reverse. Such practice could therefore act as a disincentive for wealth and growth creation as, contrary to Mark Zuckerberg's statement, having a constant payment may indeed discourage people from seeking to better their economic condition. Moreover, turning again to Alaska, anecdotal evidence suggests that Alaskans tend to spend the payment right away, rather than using it to help sustain them through the year. Therefore, a Universal Basic Income may not necessarily fulfil the role for which it is devised, failing in the long-term to relieve the strain on people who have lost out on their income due to automation.

The introduction of a Universal Basic Income is a challenging project that would disrupt an underlying feature of our societies, yet, several unresolved shortcomings make its adoption unfeasible for now. Therefore, despite various experiments going on around the world, time will pass before we can accurately evaluate the pros and cons of a recurrent payment in a complex, fully-developed country.



# INVESTMENT BANKING - AN INTERN PERSPECTIVE

## A CHAT WITH VIRGINIA BASSANO

**Where are you studying now and what's been your pathway at ESCP Europe?**

I'm Virginia. I'm 22 years old. I'm in the last year at ESCP Europe and I'm currently studying in Paris. Before ESCP Europe I studied economics in Turin. I had an amazing time studying in Australia for a few months during high school and that made me want to study abroad again in the future. I loved the Anglo-Saxon teaching style, which is very different from the Italian one. I found ESCP Europe to be the perfect compromise: the chance to do three internships to understand what I liked. I only knew I didn't want to do marketing but was open to everything else. I did the first year in Turin, the second year in London and Madrid, and now I'm in Paris.

I'm doing the corporate finance specialisation and electives in the second semester. There are over 80 electives which is great because you pick and mix your customised package. I will do electives related to finance, of course. For those who don't get into their first-choice specialisation, it's good to know that they can

do electives in the first semester and then apply again.

**When did you become interested in finance?**

I had never done finance before joining ESCP Europe, I didn't even have a particularly strong mathematical background, coming from classical studies. My interest started during the investment banking seminar at the beginning of the first year, when some alumni who now work in investment banking came to give a speech on their career paths. They told us what to expect, how to apply and offered some tips and tricks. Talking to the people who are in that field is much better than just finding info online. That day was really eye-opening for me; I remember coming home very excited and telling my mum that I finally knew what I wanted to do in life. My mum didn't take me that seriously, but I wrote on my blackboard "I want to work in investment banking".

**After that how did you get your first internship?**

During that seminar they explained what spring weeks are, and they told us that it's one of the easiest ways to







get into this world. They're designed for students with no previous experience of the sector but who are interested and motivated to get to know more about it. It's very competitive to get in; you have some online tests and two phone interviews on your reasons for applying and why you think you're a good fit for investment banking. I was interviewed by Citi, Credit Suisse and Goldman Sachs in January and I was selected for Citi's spring week in March. After I was selected, I started looking for an internship in this field for the following summer and my goal was to find one in a boutique specialising in mergers and acquisitions, where you work in a smaller team compared to investment banking. I got a job at Oaklins Arietti, between Turin and Milan, and basically I had my internship set for the summer.

### **So how did the spring week go?**

It lasted five days. Every day there was an overview of each division of the bank. They explained aspects of their culture, business cases and organised networking events. Five people were then selected for the assessment centre on the last day, Friday. It's an eight-hour session where you take a logical and numerical test, followed by a series of 6 interviews (which covers your technical suitability as well as your motivation). You also have to deal with a business case, where you have to read a case and form an opinion comparing different scenarios you've been given, and then you need be able to justify your decision. The interviewers will then try to see how you react by questioning your decision and trying to see if you change your mind. Another part of the assessment involves reading an article from the Financial Times and being able to talk

about that topic. I finished on Friday evening and I received an offer on Monday for a summer internship. It was not for the following summer (I already had an internship), but for the one after, between the M1 and M2. That was really a relief, since I had my M1 internship already sorted out while still at the pre-master stage.

### **How did you get ready for the spring week and for the assessment centre?**

I prepared for it mostly on my own, as we hadn't had any courses on finance till then. I started using my free time better, let's say. I asked many people how best to prepare and I also read a lot. But for the spring week they don't expect you to know much, they mostly evaluate you as a candidate and your motivation with only basic technical questions.

### **What advice would you give to students interested in investment banking with absolutely no previous experience?**

One sure thing is to be an independent learner and to use your time outside of school. The second thing is to keep in mind that to get into investment banking, specifically in London, you either get into a spring week first or it becomes very difficult, because they're very selective for summer internships. However, with preparation and high motivation you can also get into a summer internship without a spring week. The environment is also very competitive, which is something you must like if you want to work in this field. The best thing is to talk with people on LinkedIn and try to meet them during conferences. Try to go into detail about their expe-

riences and you have a chance that, if they like you, they will help you get an internship, or at least send your CV to HR managers. You really do learn a lot from them. If you don't get a summer internship you can do other similar experiences: apply to M&A boutiques, which are not as competitive as investment banking but can help you get a feel of whether you like the sector and also if you're fit for it. A lot of people realise that it's not what they want later on.

### **Was it a very masculine environment?**

I thought it was much worse, actually. Women are well-accepted, and I didn't have any problems in any of my internships. In my team we were nine women out of 50. What annoyed me was some of my classmates saying that women get into investment banking more easily. I don't know if it's true, but I think I got the job on my own merit, not my gender.

### **What was a day like?**

Of course, every day is different. On average I started working at 9 in the morning and would finish at 1-3 a.m. Sometimes I finished later, at 6 a.m., but other times I would be home by midnight. I lived quite close to Canary Wharf which allowed me to save time, I would start sleeping in the taxi (which they pay for!). You work a lot on Excel and PowerPoint and you're often on the phone with other teams to prepare presentations for the customers. You work with loads of different people, of all ages, so in 10 weeks of an internship you can learn a lot. The working path is this: analyst, associate, VP (vice president), director, managing director and you work in each for around 3 years.



### **Did you feel prepared for the job before you started?**

I was very motivated before I started but of course I didn't know much about what to expect. When you start you're like a white canvas, with only basic finance and accounting principles, so that they can teach you everything and you're like a sponge, with no prejudices. The first week is a training week with all the interns. They taught me everything on databases like Bloomberg. During the second week you join your specific division and team. Every project is made up of a summer analyst, which supports the analyst, who helps the associate, who reports to the VP. It's a chain. Sometimes I worked one-on-one with a VP, who taught me a great deal. Often, I had to finish things on my own which was very cool as you're given this responsibility.

### **Do interns travel a lot in IB?**

Interns don't travel at all, I spent the whole time in our office in Citi's skyscraper in Canary Wharf. Unlike consulting, you travel more as you progress in the hierarchy, to meet your clients in other countries and give presentations. I've heard that interns in consulting do travel a lot from the beginning to work closely to their clients.

### **So, what are you going to do this summer?**

I received an offer from Citi when I finished my summer internship for a position as an analyst. However, I've decided for this summer to try a different field and look for something in consulting or in private equity, just to tick it off my list and get the chance to compare it with IB. I will then accept Citi's offer because I had a really great time there and I'm looking forward to work as an analyst. I really loved Citi's corporate culture. There wasn't much competition among interns, they told us from the beginning that if we were successful they would have offered everyone a full-time position. Of course, it didn't happen because there's some natural selection and the people who don't feel fit for the job don't go any further on this track.

### **What makes Citi special?**

It's one of the most globalised banks, so you can rotate between countries if you wish to. The other thing about their culture is that, compared to other banks, the hier-





archy is more fluid meaning that, as an intern, you can easily talk with managing directors. People are very open and try to help you. I didn't believe it at the beginning, but it really is like this.

### **Where do you see yourself in 10 years?**

In the next 5 years I see myself living in London, in the investment banking sector. I might change my mind, but I liked it so much I don't imagine myself in a different field and in a different bank.

### **Now let's talk about ESCP Europe, which campus did you like the most and why?**

Quite clearly the London one because it's great if you're interested in finance. Madrid is a beautiful city, but the environment is too chilled out, whereas in London everyone is on the move and getting things done. I also really enjoyed my pre-master year, it made me see Turin through different eyes, even though I'm originally from there.

### **Anything that you don't like about ESCP Europe?**

I sometimes miss good old books to prepare for exams, as I was used in high school and at university. Slides alone sometimes aren't enough if you want to feel prepared.

### **You do lots of things, how do you find the time for them?**

I sleep very little, and I don't even drink coffee! It's very important to join as many associations as possible; there is free time available to us because our lessons don't take up whole days during the week. I was part of the 'Build it Up' team, the finance society over the last year and Regatta ever since. It's all about how motivat-

ed you are. If you're happy about doing something, you find the time for it. I've done loads of Skype calls for Regatta at 3 a.m., because it was the only time good for everyone, but I have good memories of that. ESCP Europe gives you a priceless chance to be entrepreneurial by joining or creating new associations. All these mini-activities pay off in the future and give you an idea of what the world looks like outside. They make you develop soft skills which are very important in real life. P.S. don't do things just to put them in your CV! Do things you like, and if you can't find any, set up your own association.

### **What are you doing now in the rest of the time?**

I'm mainly writing my thesis which will be on financial technology, or fintech. It involves new applications of technology in the area of finance and I'm writing about the concept of digital disruption with the examples of three fintech start-ups, by focusing on the differences between emerging and developing markets. My advice is to decide what you want to do your thesis on early on during your M1 internship.

### **Any final tip?**

Always prepare your final questions for the interviewers!



# THANKS FOR READING!

If you have enjoyed reading Thrive and would like to join us in the next number please get in touch with us or just send us your feedback, it matters to us.

[silvia.masoero@edu.escpeurope.eu](mailto:silvia.masoero@edu.escpeurope.eu)  
[edoardo.tricerri@edu.escpeurope.eu](mailto:edoardo.tricerri@edu.escpeurope.eu)