

# CYRIL CHAMBEFORT

## PERSONAL DATA

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BIRTH: 11 June 1998, Montbrison (France)  
CITIZENSHIPS: French  
ADDRESS: 42 Avenue de Rochetaillé, Saint Etienne  
EMAIL: [cyril.chambefort@univ-st-etienne.fr](mailto:cyril.chambefort@univ-st-etienne.fr)  
PERSONAL PAGE: <https://www.gate.cnrs.fr/cyril-chambefort/>  
LINKEDIN: <https://www.linkedin.com/in/cyril-chambefort>

## CURRENT POSITION

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Since April 2022 | **Ph.D Candidate in Economics**  
*University of Saint-Etienne, France*  
*Shine (Fintech subsidiary of Societe Generale Group), Paris, France*  
Funding from ANRT and Shine

## RESEARCH INTERESTS

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Monetary Economics – Banks – Financial Economics  
Innovation – Fintech – Crypto-Asset – Blockchain

## EDUCATION

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2022-Present | **Ph.D in Economics**  
Economic Analysis and Theory Group (GATE)  
*University of Saint-Etienne, France*  
  
Thesis title: “Fintech: The sustainability of a new business model in question”  
Financial support: CIFRE contract N°2021/1842 between the ANRT and Shine.  
Supervisors: Nicolas Barbaroux and Frederic Jouneau

2019–2021 | **Master in Economics and Finance**  
*University of Saint-Etienne, France*  
Track: Money, Banking, Finance and Insurance (MBFA)  
Supervisor: Nicolas Barbaroux  
Master thesis: “Oceans of risks and low for long: How can banks avoid sinking?”

2017-2019 | **Bachelor in Economics and Management**  
*University of Saint-Etienne, France*  
Track: Finance

2016-2017 | **D2 Preparatory class for ENS Paris Saclay**  
*Lycée Juliette Récamier, Lyon, France*  
*Université Lyon 2, Lyon, France*  
Track: Economics and Mathematics

## PAST EXPERIENCE

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2021–2022 | **Data Analyst**  
Prisma (Fintech subsidiary of Societe Generale Group)  
*Lyon, France*

2019–2021 | **Trainee Business Account Manager**  
CIC Lyonnaise Bank  
*Saint-Just Saint-Rambert, France*

## PUBLISHED PAPERS

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## BOOK CHAPTER

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Chambefort, C. (2023) *Alliance with fintech: Are banks opening the Pandora box?*  
Reference Module in Social Sciences, Elsevier.

## WORKING PAPERS

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Chambefort, C (2024) **"Fintech versus banks : A war of distance ?"**

Chambefort, C; Chaudey, M (2024) **"Blockchain, token, smart contract, and 'decentralized autonomous organization': expanding and renewing the mechanisms of governance?"**

Chambefort, C; Chaudey, M (2024) **"Decentralised Autonomous Organization (DAO): A Revolution of Trust in digital Networks?"**

## TEACHING

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2023-2024 | **Lecture : Crypto-assets in Finance**  
Master level - Engineering/Finance track, Ecole des Mines/ IAE Saint-Etienne

**Lecture : Fintech and technologies applied to Finance**  
Master level - Finance track, IAE of Saint-Etienne

**Lecture : Financial Market**  
Bachelor level - Economic track, Saint-Etienne School of Economics

2022-2023 | **Lecture : Financial Market**  
Bachelor level - Economic track, Saint-Etienne School of Economics

**Tutorial : Business Game**  
Bachelor level - Economic track, Saint-Etienne School of Economics

## ADMINISTRATIVE DUTY

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2023-Present | PhD and Post-Doc representative at the laboratory board  
GATE, CNRS, University of Lyon, University of Saint-Etienne.

## SCIENTIFIC COMMUNICATIONS

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2023 | **Invitation to present at Final Plenary Session of the 10th EMNet International Conferences**  
“Tokenization of the economy - Foundations and implications for network governance”  
*University of Palermo (UNIPA), Italy.*

The 17th MacroFi Doctoral Conference  
“Fintech VS Banks : A war of distance ?”  
*University of Poitiers, France.*

2022 | 1st workshop on Artificial Intelligence and Digital Transformation  
*University of Vilnius, Lithuania.*

## PUBLIC CONFERENCES

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2023 | The 16th Journées de l’Economie (JECO)  
“Tokenisation: A governance revolution?”  
*University of Saint-Etienne, France.*

## GRANTS AND FUNDING

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ANRT and Shine | CIFRE contract N°2021/1842

## SKILLS

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Languages : French (Native), English (Fluent).  
Tools : Latex, R, Alteryx.

## REFERENCES

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Nicolas Barbaroux, Economist (Doctoral supervisor)  
*Banque de France*, Paris  
E-mail: [Nicolas.Barbaroux@Banque-France.fr](mailto:Nicolas.Barbaroux@Banque-France.fr)

Frederic Jouneau, Professor of Economics (Doctoral supervisor)  
*University of Lyon*, GATE Lyon Saint-Etienne, UMR CNRS 5824  
E-mail: [Frederic.Jouneau@univ-lyon2.fr](mailto:Frederic.Jouneau@univ-lyon2.fr)