

Luca Marconi

Strategy & Performance Manager

I turn data into strategic decisions.

CONTACT

Location

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LANGUAGES

Italian Native

English Fluent (C1)

French Basic (A2)

SKILLS

Strategy & Planning

Strategic Planning · Cross-functional Coordination · Executive Reporting & KPIs · Stakeholder Alignment · Change Management

Risk & Credit

Credit Risk Strategy · Portfolio Performance Monitoring · Fraud Prevention · Financial Analysis

Technical

SQL & Python · Looker / BI Dashboards · Excel (Advanced) · Agile & Waterfall

CERTIFICATIONS

- Agentic AI — DeepLearning.AI (2026)
- Foundations of Data Science — Google (2024)
- AI For Everyone — DeepLearning.AI (2024)
- Build AI Aptitude in Your Organization as a Leader — LinkedIn (2024)
- What Is Generative AI? — LinkedIn (2024)
- Cultivating Mental Agility — LinkedIn (2024)
- Project Initiation: Starting a Successful Project — Coursera (2022)
- Foundations of Project Management — Coursera (2022)

PROFILE

Profile

Strategy & Performance Manager with 6+ years across fintech, insurtech, and financial services in Italy, France, and Spain. I support leadership teams on industrial planning, cross-functional execution, and high-impact projects — designing data-driven frameworks, building performance-monitoring rituals, and delivering strategic initiatives end-to-end.

EXPERIENCE

Experience

Financial Performance & Risk Specialist

Jun 2024 — Present

Moov — Insurtech start-up · Rome, Italy

Designed lending policies for SMEs and individuals from scratch.

Led a strategic data infrastructure project — data lake, KPI taxonomy, and Looker dashboard packs for leadership alignment.

Reframed the pricing architecture of a new mobility product: rebuilt unit economics contract-by-contract, modelled multi-year scenarios, and translated the analysis into a stock + flow operational plan adopted by the product committee.

Coordinated cross-functional stakeholders across data, product, and business.

Credit Strategy Manager

Nov 2022 — May 2024

Younited — Fintech unicorn · Paris HQ, France

Relocated to Paris HQ to own credit risk strategy for the Spanish Business Unit, reporting directly to senior leadership.

Built a continuous monitoring framework on SQL and Python; identified deviations early and translated them into clear narratives for management.

Proposed decision-system refinements balancing risk, profitability, and investor distribution constraints.

Led cross-functional initiatives to accelerate innovation on instant credit solutions.

Senior Risk Analyst

Apr 2021 — Oct 2022

Younited — Fintech unicorn · Rome, Italy

Managed operational, credit and fraud risk for the Italian portfolio.

Built an integrated action plan across three risk dimensions, forecasting a **20% risk reduction**.

Led international cross-functional projects spanning four markets and multiple functions.

Recognised as **Employee of the Year (Jan 2022)** for the contribution to streamlining decision processes.

Credit & Fraud Analyst

Dec 2019 — Mar 2021

Younited — Fintech unicorn · Rome, Italy

Assessed creditworthiness of 20+ individuals daily in a high-growth fintech environment.

Detected 25+ frauds monthly through targeted investigation.

MOST PROUD OF

A career built in dynamic, ambitious, and competitive environments — fintech and insurtech scale-ups across Italy, France, and Spain.

A close-knit family that grows in different directions while sharing the same roots.

A sporting life of 15 years of competitive swimming, three years of football, and one year of water polo. Today, a runner, a chess player and a writer.

Assistant Credit Manager

Jun 2019 — Nov 2019

Ente Nazionale per il Microcredito — Public entity · Rome, Italy

Assessed creditworthiness of small companies.

Promoted financial inclusion through bank collaboration.

EDUCATION

Education

Master's in International Finance & Risk Management

2017 — 2019

Sapienza University of Rome — 110/110 cum laude

Thesis: exploratory data analysis of ESG performance in the insurance sector. Courses: Risk Management for Banks · Strategy, Financial Statement & Performance of a Bank · Mathematical Methods for Portfolio Decisions · International Finance.

Erasmus Exchange — TUM School of Management

2018 — 2019

Technical University of Munich (TUM)

Courses: Investment & Financial Management · International Capital Markets & Investment Practice · Private Equity · Start-up Financing · Asset Management · Derivatives · Strategic & International Management.

Bachelor's in Banking & Finance

2014 — 2017

Sapienza University of Rome — Department of Management

Thesis: "European Banking Union: aspects and critical issues of a greater integration of the European system."

SELECTED CASE STUDIES

Selected Case Studies

01 Reframing Pricing Architecture for a New Mobility Product

Insurtech & Mobility scale-up · 2025–2026

Reframed unit economics contract-by-contract and modelled multi-year scenarios; the new pricing thesis was adopted by the product committee as the basis for pricing direction.

Pricing strategy · Scenario modelling · Translating analysis into executive decisions

02 Building a Performance Operating System for Two Business Lines

Insurtech & Mobility scale-up · 2024–Present

Designed data lake, KPI taxonomy and Looker dashboard packs across two verticals; gave leadership a shared performance picture and a rhythm for early deviation detection.

Strategic framework design · Cross-functional coordination · Executive reporting

03 Owning Credit Strategy for an International Business Unit

Younited · Fintech unicorn · 2022–2024 · Paris HQ

Sole owner of Spanish BU credit strategy: built SQL/Python monitoring, held portfolio targets while protecting investor commitments, and shortened the loop between signal and corrective action.

Credit strategy · Performance monitoring · Direct executive reporting

04 A 20% Risk Reduction Plan, Built Across Three Risk Dimensions

Younited · Fintech unicorn · 2021–2022 · Rome

Integrated operational, credit and fraud risk into a single action plan forecasting **20% risk reduction**; recognised with the company's Employee of the Year award (Jan 2022).

Integrated risk analysis · Strategic support to management · Quantifiable business impact