

Marc Schmitt

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RESEARCH INTERESTS

Artificial Intelligence, Financial Economics, Business Analytics, Digital Ecosystems

ACADEMIC EXPERIENCE

- **University of Oxford**  04/2025 - Present
Research Associate Oxford, UK
 - AI-driven and AI-augmented decision-making in business, finance, and security.
 - Joint projects with Oxford Martin School, ETH Zurich, and LMU Munich.
- **DEIM Research Institute**  12/2024 - Present
Managing Director Bavaria, Germany
 - Leading DEIM's "Science for the Digital World" agenda in AI, finance, and digital ecosystems.
 - Raised seed funding and co-led a grant proposal with Oxford Martin School.

PROFESSIONAL EXPERIENCE

- **Siemens AG** 11/2020 - 06/2025
Senior IT Partner - Equity Finance and Strategic Development Munich, Germany
 - Member of the Global IT Leadership Team at Siemens Financial Services.
 - Global IT Account Management, Program Management, and C-Level Consulting.
- **d-fine** 10/2016 - 09/2018
Management Consultant - Finance and Risk Management Frankfurt, Germany
 - Advised global banks, corporates, and insurance groups on strategic and operational topics.
 - Led implementation of credit risk systems and reporting tools, including IFRS 9 automation.
- **Deloitte** 01/2015 - 07/2015
Consultant - M&A Advisory Frankfurt, Germany
 - Advised two leading asset managers during the sale of a joint venture service company.
 - Supported multiple M&A transactions with valuations, pre-deal analysis, and strategic proposals.

EDUCATION

- **University of Strathclyde** 09/2017 - 11/2020
PhD in Computer and Information Sciences (AI in Business Analytics) Glasgow, UK
- **University of Oxford** 01/2018 - 10/2022
MSc in Software Engineering Oxford, UK
- **University of Strathclyde** 09/2015 - 09/2016
MSc in Quantitative Finance Glasgow, UK
- **Technische Hochschule Nürnberg** 10/2010 - 09/2014
BA in Business Administration Nuremberg, Germany

PUBLICATIONS

- [1] Schmitt, M. (2025). [Digital Ecosystems: Enabling Collaboration in a Fragmented World](#). *International Conference on Information Systems (ICIS 2025)*
- [2] Schmitt M., Koutroumpis P. (2025). [Cyber Shadows: Neutralizing Security Threats with AI and Targeted Policy Measures](#). *IEEE Transactions on Artificial Intelligence*, DOI: 10.1109/TAI.2025.3527398
- [3] Schmitt M, Flechais I. (2024). [Digital deception: generative artificial intelligence in social engineering and phishing](#). *Artificial Intelligence Review*, Vol. 57, Issue 12, DOI: 10.1007/s10462-024-10973-2
- [4] Truss, M., Schmitt, M. (2024). [Human-Centered AI Product Prototyping with No-Code AutoML: Conceptual Framework, Potentials and Limitations](#). *International Journal of Human-Computer Interaction*, DOI: 10.1080/10447318.2024.2425454
- [5] Schmitt M. (2023). [Securing the digital world: Protecting smart infrastructures and digital industries with artificial intelligence \(AI\)-enabled malware and intrusion detection](#). *Journal of Industrial Information Integration*, Vol. 36, DOI: 10.1016/j.jii.2023.100520
- [6] Schmitt M. (2023). [Automated machine learning: AI-driven decision making in business analytics](#). *Intelligent Systems with Applications*, Vol. 18, DOI: 10.1016/j.iswa.2023.200188
- [7] Schmitt M. (2023). [Deep learning in business analytics: A clash of expectations and reality](#). *International Journal of Information Management Data Insights*, Vol. 3, Issue 1, DOI: 10.1016/j.jjime.2022.100146

MONOGRAPHS & BOOK CHAPTERS

- [1] Schmitt M. (2025). [Leveraging AutoML and Explainable AI for Digital Transformation](#). In: *Achieving Digital Transformation through Analytics and AI*. DOI: 10.1142/9789811296475_0011
- [2] Schmitt M. (2020). [Artificial intelligence in Business Analytics: Capturing Value with Machine Learning Applications in Financial Services](#). *Doctoral thesis*, DOI: 10.48730/5s00-jd45

WORKING PAPERS

- [1] Schmitt, M. (2025). [Algorithmic Exuberance](#). SSRN.
- [2] Schmitt, M. (2025). [Beyond Wall Street: Technological Innovation and the Rise of Individual Investors](#). Under review at *Information Systems Research*. SSRN.
- [3] Schmitt, M. (2025). [Strategic Integration of Artificial Intelligence in the C-Suite: The Role of the Chief AI Officer](#). SSRN.
- [4] Schmitt, M. (2023). [Metaverse: Implications for Business, Politics, and Society](#). SSRN.
- [5] Schmitt, M., Cummins, M. (2023). [Beyond Accuracy in Artificial Intelligence–Based Credit Scoring Systems: Explainability and Sustainability in Decision Support](#). SSRN.

CITATION COUNT

867 citations (G. Scholar). First Author Papers with 100+ citations: *Securing the digital world: Protecting smart infrastructures and digital industries with artificial intelligence (AI)-enabled malware and intrusion detection (216)*; *Automated machine learning: AI-driven decision making in business analytics (187)*; *Digital deception: generative artificial intelligence in social engineering and phishing (151)*; *Deep learning in business analytics: A clash of expectations and reality (114)*

PRESENTATIONS AND LECTURES

2025: Conference Presentation, *Digital Ecosystems: Enabling Collaboration in a Fragmented World*, ICIS 2025, Nashville
2025: Guest Talk, *AI-Driven Decision Making in Financial Services*, Munich Business School, Munich
2024: Conference Presentation, *Sustainable Machine Learning: Evaluating the Environmental Cost of AutoML Algorithms*, IEEE Conference on Artificial Intelligence, Singapore
2023: Expert Talk, *Human-Centered Analytics for Strategic Decision-Making*, Siemens AG, Munich
2018: Industry Lecture, *AI in Risk Management for Financial Institutions*, d-fine GmbH, Frankfurt

HONORS, AWARDS, AND GRANTS

2025: Best Paper Nominee (ICIS 2025) - *Digital Ecosystems: Enabling Collaboration in a Fragmented World*
2025: UK Global Talent Visa (UKRI) - *Exceptional Talent in Artificial Intelligence*
2025: ERC Starting Grant (under review) - *Governing Autonomous Intelligent Agents*
2025: DFG/UKRI Grant (under review) - *Cyber Shadows in Digital Ecosystems (with Oxford Martin School)*
2018: €90,000 MSc Scholarship - Full sponsorship by d-fine GmbH for Oxford Software Engineering Program, covering tuition, travel, and paid leave

MEDIA COVERAGE

Forbes Technology Council (2025) - *The Case for Red-Teaming Healthcare AI*
Referenced [Digital Deception: Generative Artificial Intelligence in Social Engineering and Phishing](#)
Forbes Technology Council (2023) - *5 Tips on How to Streamline Decision-Making with AI and ML*
Referenced [Automated Machine Learning: AI-Driven Decision Making in Business Analytics](#)

ADDITIONAL INFORMATION

Languages: English (fluent), German (native)