


## KBC colleagues with a PhD

Foto	Bio	Topic
<p>Álvaro Gallegos Jurado</p> 	<p>Álvaro holds an undergraduate degree in business and mathematics from Stevenson University, master's degrees in business economics and in finance, and a PhD in Finance from KU Leuven. His academic journey includes research stays at Monash University in Australia and the University of Zurich in Switzerland. He has accumulated diverse professional experience across the United States, Ecuador, and Belgium, applying his expertise in finance and economics to both corporate and academic settings. Currently serving as a Risk Manager at KBC, he combines analytical precision with strategic insight to navigate complex financial landscapes and support strategic decision-making.</p>	<p><b><u>Transitioning from academia to industry: are you sure about that?</u></b></p> <p>In this talk, Álvaro explores the decision-making process PhD graduates face when choosing between academic and non-academic career paths. Drawing from his own experience, he reflects on the internal tug-of-war between pursuing an academic life and stepping into the corporate world. Alvaro shares how he approached this dilemma by evaluating not just professional aspirations, but also personal lifestyle preferences. He highlights the lack of visibility many PhD students have into industry careers and aims to bridge that gap by debunking common myths—such as the undervaluation of PhDs in industry, the supposed monotony of corporate jobs, and the misconception that learning ends outside academia. Through his journey and current role at KBC, Alvaro offers a perspective to help others navigate their own transitions.</p>
<p>Dieter Guffens</p>	<p>Education:</p>	<p><b><u>Challenges and opportunities in the transition from</u></b></p>



- Ph.D. in Economics from the London School of Economics (LSE)
- Master of Science in Economics from LSE
- Business Engineer (Handelsingenieur) from the Economische Hogeschool Limburg (Diepenbeek)

Work experience:

- Research and teaching assistant at LSE
- KBC Economic Research Department & KBC Asset Management
- Current position: senior economist at KBC Economic Research

**academia to a private sector financial institution**

Dieter will talk about the motivation to make this transition, and the specific opportunities for Ph.D. holders in an internationally diversified bank-insurance group.

Jeroen Bastiaansen



Jeroen Bastiaansen is a business architect at KBC who enjoys working on complex challenges and helping teams find practical solutions. With a background in scientific research at KU Leuven and a PhD in Physics, Jeroen made the transition to the financial sector. Since then, he has taken on a variety of roles, from managing an international team in London to program management in Belgium. Jeroen's expertise spans corporate banking, financial markets, treasury management and the implementation of cutting-edge technologies like AI, robotics, and blockchain.

**Not just a degree: the unexpected power of a PhD**

Jeroen will share his journey throughout various departments across KBC and insights on how curiosity, adaptability, and teamwork can turn academic skills into real-world impact. He will tell you about the skills he obtained during his PhD that helped him in his first years at KBC. But he will also tell you about what was new and unexpected for him moving into the corporate world, and hopes to offer some useful perspectives to fellow PhDs considering a similar step.

Francisco Do Nascimento  
Pitthan



Francisco Pitthan has a PhD in economics from KU Leuven, in the topic of behavioural finance and financial literacy, on how financial decisions can be improved when we pay more attention to common mistakes. Francisco spent most of his professional and academic career between South America and Europe, in countries such as Brazil, France, Chile, Belgium, and Switzerland.

Before joining KBC, he applied this expertise in projects in collaboration with the OECD and in the Belgian Insurance Sector to foster better financial education. In addition, he has previous experience in financial analysis and consulting, in sectors such as banking, commodities, energy and manufacturing. Francisco joined KBC and is involved in managing trading market risk, focusing on monitoring, reporting, and analysing exposure to different types of market risk (e.g. equity, interest, currency).

### **Coming back to the industry as an international PhD**

During my talk I will go through the main motivations for my transition from academia to KBC. On how the skills learned during the PhD and consulting years helped me become a good candidate.

How to prepare a CV and market your skills.

I will share a number of additional challenges that can arise during job applications as a non-EEA candidate.

Deepak Baby

Deepak completed his PhD in Electrical Engineering at KU Leuven, where he specialized in speech signal processing. He then pursued a postdoctoral position at UGent, focusing on computational modeling of hearing impairments. His pioneering work on approximating transmission line models using deep neural networks was published in Nature: Machine Intelligence and earned him a US patent.

### **Escaping the vibe coding trap: From solo scripts to scalable systems**

PhD research often relies on fast, exploratory, and individually maintained code. With the emergence of LLMs, it became more mainstream which is described as vibe coding. While effective for prototyping and producing results in an academic context,



Following his academic career, Deepak transitioned to industry as an Applied Scientist at Amazon. There, he developed speech recognition models that powered millions of Alexa devices and contributed to the Nova large language models. In January 2025, he joined KBC as a Data Scientist, where he applies his expertise in machine learning to solve real-world business challenges.

this style of development poses significant challenges in industry, particularly in areas such as collaboration, productionization, and long-term technical sustainability.

This talk draws on the speaker's transition from academia to industry to examine why vibe coding breaks down in professional environments and how expectations shift when moving from solo research work to scalable software systems. It will highlight the hidden costs of informal coding practices and outline practical steps PhD students can take to prepare for industry roles, including adopting maintainable coding habits, understanding collaborative workflows, and developing an engineering mindset.



Hendrik-Jan Van Damme






After completing his Master of Mathematics at KU Leuven, Hendrik-Jan moved to Scotland for a PhD in solar physics at the University of St Andrews, where he focused on simulations of wave dynamics in the solar atmosphere. After returning to Belgium, he took on a teaching assistant role at KU Leuven before transitioning to industry. Since February 2024, he has been working as a model validator at KBC. Interestingly, his journey into the financial sector began with attending the 2023 KBC PhD Winter School—an

**From academia to industry: a personal journey**

Hendrik-Jan will share his journey from completing a PhD in solar physics to working in the financial sector. He will talk about what motivated him to move to industry, how he approached the job search, tips on finding a job outside academia, what his day-to-day looks like as a model validator at KBC, and what he enjoys (and doesn't) about the job. His story

	experience that ultimately inspired him to apply at KBC.	offers insights for anyone considering a similar transition.
<p>Jeroen Van den Bossche</p> 	<p>Jeroen is a life sciences executive with over 25 years of experience in commercialization, business development, valuation, and strategic planning. He holds a Ph.D. in Organic Chemistry from Purdue University and began his career researching lipid nanoparticles (LNPs). He has held leadership roles at Terumo BCT, Perrigo, and Participatiemaatschappij Vlaanderen, and currently serves as Specialist Sales at KBC Securities, focusing on the life sciences sector.</p>	<p><b><u>From The Bench To Investment Banking</u></b></p> <p>At KBC Securities, Jeroen serves as Specialist Sales for the life sciences sector, bridging the gap between innovative Life Science companies and the global investment community. Drawing on deep scientific and commercial expertise, he provides investors with critical insights into complex technologies, market dynamics, and valuation drivers. I will discuss how we as scientists can work together with our (corporate) finance colleagues and together add value to KBC, Europe and help innovative companies to thrive!</p>
<p>Victor Zuiddam</p> 	<p>Victor Zuiddam obtained his PhD in financial accounting from KU Leuven in 2020. Victor studied at Erasmus University Rotterdam and holds a master's degree in International Economics, together with a master's degree in Financial Economics. Victor joined the KBC Acquisition Finance team in 2021. Victor is also associated with KU Leuven as an academic researcher and as lecturer in accounting.</p>	<p><b><u>PhD in Industry</u></b></p> <p>Victor's speech will be about the transfer from academia to industry with special focus on the expectations gap as well as on opportunities for (international) PhD's in Belgium.</p>

<p>Veerle D'Haeger</p> 	<p>After a Master in Physics at the KU Leuven, Veerle obtained a PhD in micro-electronics at the UHasselt. Her main topic was focused on the study of the aging processes in on-chip interconnects under stress conditions and the development of a failure prediction model.</p> <p>Next to research, she also was a teaching Assistant at the UHasselt.</p>	<p><b><u>Testimonial from a (non-economic) PhD at KBC</u></b></p> <p>Veerle has built a long and broad experience within KBC, having worked in several functions and domains in a company that significantly evolved over time. She will share experiences of how your PhD skills and experience can contribute in different contexts. With this testimonial, she will take you along in her journey and illustrate strengths of your PhD background, as well as some pitfalls.</p>
<p>Marsida Bandilli</p> 	<p>Marsida Bandilli holds a PhD in Political Science from the University of Antwerp (2024), where her research focused on stakeholder collaboration in securing funding for cross-border cooperation projects, particularly through EU financial instruments. She also earned a Master of Science in Political Theories from the University of Tirana, graduating <i>summa cum laude</i>. Since 2020, she has been working at KBC Brussels as a Loans and Insurance Advisor, where she is driven by the ambition to make a meaningful impact on people's daily lives through housing solutions.</p>	<p><b><u>I Have a Dream: A Journey of Resilience, Grit and Meaning</u></b></p> <p>Her talk will focus on how to succeed during your PhD journey, with a particular emphasis on the transferable skills that extend beyond academia and into various professional fields.</p> <p>She will share her personal experience - a story of resilience, perseverance, and the importance of not giving up. Her message will go beyond academic success, touching on how to stay grounded and inspired in your work and life through the support of a strong team, a caring family, and a meaningful circle of friends. She</p>

		<p>will also reflect on how ideas can be nurtured not only through research, but also through books, films, passions, and the everyday world around us - because, as Elizabeth Barrett Browning wrote in Aurora Leigh, "<i>Earth's crammed with heaven.</i>"</p>
<p>Galina Deeva</p> 	<p>Following my two Master's degrees in Electronic Engineering from Bauman Moscow State Technical University and in Information Management from Harbin Institute of Technology, I obtained a PhD degree in Business Economics at KU Leuven.</p> <p>The main focus of my PhD research was data analytics in the field of education, with a specific emphasis on behavioral data. In my research, I explored various techniques, such as process and sequence mining, to analyze and interpret complex behavioral patterns within educational context.</p> <p>After obtaining my PhD degree, I have joined KBC as a Data Scientist, and have worked in this role for 2.5 years, developing predictive models in the fields of marketing, fraud detection and document handling. Since February 2024, I transitioned to a role of Behavioral Scientist in the team of HR Analytics, in which I work on analyzing data and bring insights on HR related topics.</p>	<p><b><u>From PhD in Behavioral Data Analytics to working as Behavioral Scientist at KBC: opportunities, challenges and lessons learned</u></b></p> <p>In today's data-driven world, translating academic research into industry practice is both a valuable opportunity and a significant challenge. In this talk, I will share my journey from completing a PhD focused on behavioral data analytics in education to working as a Behavioral Scientist at KBC. I will talk about which skills that I obtained during my PhD I found valuable when transitioning into industry and what insights I've gained into how to effectively bridge the gap between research and real-world applications.</p>

Kristien Meykens



Kristien holds a PhD in Sciences (Physics, 2000) from the Institute for Material Research at UHasselt, where she conducted research on the opto-electronic properties of CVD diamond using photothermal deflection methods.

Kristien began her career conducting research and teaching physics at Hasselt University before joining KBC in 2001. Over the years, she has held pivotal roles in Asset Management, product development, and innovation, with a strong focus on financial modeling and international collaboration. She played a leading role in the digital transformation of Savings & Investments for Retail and Private Banking clients, and later headed the Customer Experience Competence Center, driving service design and User Experience (UX) initiatives. As SAFe Transformation Lead, she helped embed agile ways of working across the business. Expanding her expertise, she contributed to strategic change within the Communication department through transformation and program management.

She currently leads the Agile Program Management Office (APMO) for CRO & CFO Services at KBC, supporting senior management in shaping, budgeting, and tracking strategic IT initiatives. In parallel, she plays a key role within Group Reporting Services (GRS), where she serves as secretary of the Management Team and


### **25 Years at KBC: Lessons from a PhD Career Path**


Experiences as a PhD at KBC:


- Why still with KBC after 20 years, what does KBC have to offer
- What knowledge and skills do you learn during a PhD and adds value for KBC
- What is good to know about a career outside university: lessons learned and tips

	coordinates strategic initiatives, including those related to Artificial Intelligence.	
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## Topic experts

Foto	Bio	Topic
<p>Maarten Cannaerts</p> 	<p>Maarten Cannaerts earned a PhD in Physics from K.U.Leuven in 2002, specializing in surface physics. Until 2008, Maarten was active in higher education, teaching physics and driving innovation projects, and also contributed to the Flemish Department of Education on technologies for learning and teaching.</p> <p>In 2008, Maarten joined KBC, where he supported a variety of transformation initiatives, including knowledge management, leadership development, lean practices, and the digitalization of projects and services.</p> <p>Since 2017, Maarten has focused on Artificial Intelligence—initially in lead management and personalized marketing journeys for entrepreneurs, later as Business Development Manager for AI solutions in Payments, IT, and Retail.</p> <p>From 2020 onward, his scope expanded to Data &amp; AI capabilities, supporting KBC's</p>	<p><b><u>From Copilots to Autopilots... The GenAI revolution at KBC</u></b></p> <p>Since 2015, KBC bankinsurance group has been at the forefront of AI adoption, evolving from traditional analytics to pioneering Generative AI and agentic solutions. This lecture will explore KBC's unique journey—how we organize AI projects via our groupwide ADAM competence center, how we deliver consistent business value, and navigate the GenAI revolution. We'll discuss the impact of GenAI across domains, from process improvements to human augmentation, and share concrete examples of our first agentic AI experiments.</p> <p>You'll learn what an AI agent can mean for KBC and our customers &amp; employees, why expectations are sky-high, and how KBC manages the balance between innovation and trust. We'll address the critical importance of governance, risk management, and responsible</p>

	<p>transition to cloud platforms for large transformational projects, but also supporting the transition to end-user AI tooling (such as Microsoft's Copilots or Amazon's Smart Dashboard solutions).</p> <p>His current job: driving trusted governance and enabling agentic AI solutions. Quite a mouthful, but lots of fun and lots of challenges to keep his day full.</p>	<p>AI, sharing lessons learned from real-world deployments.</p> <p>Finally, we'll look ahead: What does the rise of GenAI and agentic AI mean for the KBC employees &amp; customers?</p> <p>Join us for an insider's view on how KBC is shaping the future with AI—grounded in practical experience, focused on value, and committed to trust.</p>
<p>Tracy Villanueva</p> 	<p>Tracy works as Corporate HR General Manager at KBC, where she leads the teams responsible for Human Progression, Learning and Development, and People Analytics. In her current role, she champions initiatives that revolve around enabling KBC employees to perform at their best and grow their careers. She also helps to advance thought leadership within the organization through her sponsorship of people analytics initiatives. Prior to this role, Tracy set-up and developed the practice of people analytics in KBC as its first department head.</p> <p>Based in Belgium, Tracy has over 15 years of international experience in financial services. Her background spans management consulting, data analytics, AI, and talent management. She holds a postgraduate degree in Big Data &amp;</p>	<p><b><u>Learning, Leadership, and Collective Intelligence in Finance</u></b></p> <p>What do you see in your LinkedIn feed? In my case, almost every other topic links with AI. As if artificial intelligence is the only thing that matters in the world. As if this technology is the one guiding principle that shapes the future.</p> <p>This talk will not ask you to give up AI. On the contrary, we are rather fond of it and deploy our own models in HR. Rather, I'd like to share the story of how we, people in our company or sector, navigate an uncertain business environment with the help of three bridges:</p> <ul style="list-style-type: none"> <li>• Learning: bridging between performing in your job and preparing for your future</li> </ul>

	<p>Analytics for Business and Management, an MBA, and a Master in Cultures and Development Studies. Tracy is also a certified Executive Coach, an amateur novelist, and a doting mom to a toddler.</p>	<ul style="list-style-type: none"> <li>• Leadership: bridging between strategy execution and company purpose</li> <li>• Collective Intelligence: bridging between generational voices in Finance</li> </ul> <p>By building and nurturing these bridges, we take an active role in shaping our future, rather than letting it be determined by machines.</p>
<p>Steven Van Raemdonck</p> 	<p>Steven Van Raemdonck is a legal advisor at KBC in Belgium. He works within the Legal Future Innovation team at Group Legal, which supports KBC's innovative and digital strategy. His focus lies specifically on the use of data and the development and application of emerging technologies, such as artificial intelligence.</p>	<p><b><u>How to Train Your Algorithm: surviving the AI Act</u></b></p> <p>This presentation will explore the EU Artificial Intelligence Act (AI Act), the act the European Union intends to be the stable and predictable framework for responsible and sustainable AI. We will focus on its risk-based approach by classifying AI-systems depending on their concrete use key and its key obligations for all stakeholders involved in the development and use of AI systems. The synergies between these required AI practices and the ESG principles will be highlighted.</p>

## Companies

Simeon Devos – CTO



Monsana is a Belgian healthtech start-up using advanced generative AI to accelerate recruitment for clinical trials. The company addresses a critical bottleneck: 70% of clinical trials face delays due to recruitment challenges. Monsana's AI platform enables faster, smarter matching of patients and trials by deeply understanding unstructured medical records. This helps physicians and pharmaceutical companies collaborate more effectively, reduce costs, and ensure that no eligible patient is overlooked.

Simeon holds a degree in Business and Information Systems Engineering from KU Leuven. At KBC, he contributed both technically and strategically to the development of AI systems, including intelligent document handling. As an AI engineer at the legal-tech startup Henchman, his work supported the startup's successful \$150 million acquisition, underscoring his ability to deliver impactful AI solutions across both enterprises and high-growth startups. In 2024, Simeon co-founded Monsana to optimize clinical trial recruitment. His experience across the financial, legal, and medical domains fuels his creativity and insight in how to design AI systems that drive meaningful user impact.

**Turning frustration into a trustworthy AI startup (and the hurdles to beat)**

In this presentation, Monsana's CTO shares how a personal encounter with the challenges of clinical research sparked the creation of an AI start-up bridging the gap between patients and clinical trials. The journey highlights Monsana's navigation through the complexities of regulated medical data, cybersecurity, and limited resources, while staying focused on creating real impact for patients and physicians. The talk delves into how AI powers Monsana's technology and how carefully chosen use cases help foster trust and meaningful adoption.

Geert Dierick - Senior Consultant  
Environmental Engineering



Trevi Environmental Solutions is a Belgian environmental engineering company specialising in air, water and energy solutions for industrial

With over 20 years of experience in industrial water treatment, Geert Dierick brings a unique mix of process and data expertise to the table. He has worked as project and process engineer in Belgium and New Zealand, developing and optimising treatment systems for a wide range of industries.

**Smartening water treatment systems**

Industrial water treatment plants generate vast amounts of data, from sensors, lab results and automation systems. But how do you turn all that information into actionable insight?

Trevi explores how smarter data handling and the

clients. Each project starts with a deep understanding of the client's challenge, followed by study, pilot testing, design and construction. With more than 200 experts combining scientific knowledge and field experience, Trevi makes water, air and energy cleaner every day.

In recent years, Geert has focused on how data collection, analysis and automation can support smarter operation and design of treatment plants. He combines his background in environmental engineering with practical know-how in coding and machine learning to bring water treatment technology to the next level.

selective use of machine learning can make water treatment systems more efficient, predictable and reliable. By combining process data from different sources, teams gain a clearer understanding of plant behaviour. This enables them to detect early deviations, identify correlations between sludge production, energy use and process stability, and spot opportunities for optimisation.

Based on these insights, data-driven models can predict how a system will respond under varying conditions. The key lies in data quality and structure: consistent, standardised and centrally managed information. When those conditions are met, human expertise and digital intelligence reinforce each other, supporting operators and engineers with sharper insight, faster decisions and smarter, more resilient water treatment systems.