

Dr Vanessa Pham

Senior Consultant

Email: vanessa.pham@oxera.com

Tel: +44 (0) 20 7776 6646

Languages: English



Expertise

- Data Science and Analytics
- Market Investigations
- Regulation
- Sustainability and Climate Change

Sectors

- Financial Services

Profile

Vanessa is a member of Oxera's Financial Services and Regulation & Market Design teams. Her work in the financial services sector includes advising banks and payment services providers in market investigations, merger reviews and abuse of dominance investigations led by the UK Competition and Markets Authority (CMA) and the European Commission. Prior to joining Oxera, Vanessa worked as a competition economist at the UK Financial Conduct Authority (FCA), leading the economic analysis for multiple market studies including the Investment Platforms and General Insurance Pricing Practices market studies.

Vanessa has a PhD in Economics from Indiana University, USA, focusing on Microeconometrics, Industrial Organisation and Finance. She has also previously taught Microeconomics and Game Theory at undergraduate level at Indiana University.

Selected expert experience

- Led the economic analysis for multiple market studies, including the FCA's Investment Platforms and General Insurance Pricing Practices market studies (2017–19)
- Established theories of harm, proposed and executed analyses of competition level, and managed stakeholder engagement for the FCA's market studies (2017–19)
- Advised on an acquisition of a major UK payment infrastructure provider (2016–17)
- Advised a major UK retail bank in responding to the CMA market investigation into PCAs and SME banking (2015)

- Assisted a global payment card scheme in responding to the European Commission Statement of Objections under Article 101 TFEU (2015)
- Assisted in several merger investigations by the CMA in the financial services sector (2015–16)
- Developed a revenue and demand forecasting model for part of the bus network in the Netherlands (2015)
- Advised a price comparison website with respect to a complaint about supplier policies to restrict access to price data (2015)

Qualifications

- PhD Economics, Indiana University, USA
- MA Economics, Indiana University, USA
- BA Economics, Hanover College, USA