

CURRICULUM VITAE

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Armin Schmutzler

Professor of Economics, University of Zurich

1. Personal Information

Name: Armin Schmutzler

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Date of Birth: September 28, 1962

Place of Birth: Wilmington, Delaware/USA

Family Situation: married; two daughters

Citizenship: German/Swiss

2. Professional History and Education

2.1 *Current Affiliations and Activities*

since 1998	Professor of Economics, Universität Zürich
since 01/16	Vice-President, Swiss Competition Commission (WEKO)
since 01/15	Co-Editor, International Journal of Industrial Organisation
since 01/14	Associate Editor, European Economic Review
since 01/12	Member, Swiss Competition Commission (WEKO)
since 2003	Research Fellow, Centre for Economic Policy Research (CEPR)
since 2001	Member IO Group, German Economic Association Member Environmental Economics Group, German Economic Association

2.2 *Professional History*

4/1998-9/1998	Professorship for Environmental and Resource Economics (C3), Institute for Agricultural Policy, Universität Bonn
4/1997-9/1997	Temporary Professorship for Public Finance(C3), Department of Economics, Universität Essen (Public Finance)
1993-1998	Hochschulassistent (C1), Alfred-Weber-Institut, Universität Heidelberg
1992-1993	Visiting Scholar, Department of Economics, Stanford University
1988-1992	Research and Teaching Assistant, Alfred-Weber-Institut, Universität Heidelberg
1984-1987	Teaching Assistant, Department of Mathematics, Universität Heidelberg
1980-1981	Zivildienst, Altenzentrum Salzgitter-Thiede

2.3 *Education*

1996	Habilitation, Alfred-Weber-Institut, Universität Heidelberg (Economics)
1988-1991	Doctoral studies, Alfred-Weber-Institut, Universität Heidelberg (Economics), Degree: Dr. rer. pol.
1985-1986	Visiting Graduate Student, Cambridge University, Department of Pure Mathematics and Mathematical Statistics
1982-1987	Undergraduate Training in Mathematics and Economics, Universität Heidelberg, Degree: Dipl.-Math.

3. Research

3.1. Publications and Working Papers

3.1.1. Published and Forthcoming Articles in Refereed Journals

- Igor Letina and Armin Schmutzler, “Inducing Variety: A Theory of Innovation Contests”, forthcoming in *International Economic Review*.
- Holger Herz, Armin Schmutzler, and André Volk, “Relational Contracts with Asymmetric Information”, forthcoming in *Journal of Economic Behavior and Organisation*.
- Aaron Edlin, Catherine Roux, Armin Schmutzler, and Christian Thöni, “Hunting Unicorns – An Experimental Analysis of Above-Cost Predatory Pricing”, forthcoming in, *Journal of Law and Economics*.
- Rafael Lalive, Simon Lüchinger and Armin Schmutzler, “Does supporting passenger railroads reduce road transportation externalities?” *Journal of Environmental Economics and Management* 92 (2018), 744-764.
- Arnd Klein and Armin Schmutzler, “Intertemporal Effort Provision”, *Games and Economic Behavior* 103 (2017), 199-224.
- Hans Gersbach and Armin Schmutzler, “Does globalization create superstars? A simple theory of managerial wages”, *European Economic Review*, 71 (2014), 34-51.
- Nick Netzer and Armin Schmutzler, “Explaining Gift Exchange – The Limits of Good Intentions”, *Journal of the European Economic Association* 12 (2014), 1586-1616.
- Adrian Müller, Andreas Polk and Armin Schmutzler, “Lobbying and the Power of Multinational Firms”, *European Journal of Political Economy* 36 (2014), 209-227.
- Armin Schmutzler, “Competition and Investment – A unified approach?” *International Journal of Industrial Organization* (2013), 477-487.
- Armin Schmutzler, “Cost-reducing investments – An experimental approach?” *Homo Oeconomicus*(2013), 189-207
- Hans Gersbach and Armin Schmutzler, “A Product Market Theory of Industry-Specific Training”, *RAND Journal of Economics* 43 (2012), 475-491.
- Armin Schmutzler, “A Unified Approach to Comparative-Statics Puzzles in Experiments”, *Games and Economic Behaviour* 71 (2011), 212-223.
- Hans Gersbach and Armin Schmutzler, “Foreign Direct Investment and R&D Offshoring”, *Oxford Economic Papers* 63 (2011), 134–157.
- Dario Sacco and Armin Schmutzler, “Is there a U-shaped relation between competition and investment?”, *International Journal of Industrial Organization* 29 (2011), 65-73.
- Armin Schmutzler, “Local Transportation Policy and the Environment”, *Environmental and Resource Economics* 48 (2011), 511–535.
- Donja Darai, Dario Sacco and Armin Schmutzler, “Competition and innovation: an experimental investigation”, *Experimental Economics* 13, (2010), 439-460.
- Daniel Halbheer, Ernst Fehr, Lorenz Götte and Armin Schmutzler, “Self-Reinforcing Market Dominance”, *Games and Economic Behavior* 67 (2009), 481-502.
- Dennis Gärtner and Armin Schmutzler, “Merger Negotiations and Ex-Post Regret”, *Journal of Economic Theory* 144 (2009), 1636-1664.
- Rafael Lalive and Armin Schmutzler, “Exploring the Effects of Competition for Railway Markets”, *International Journal of Industrial Organisation*, 26 (2008), 443-458.
- Rafael Lalive and Armin Schmutzler, “Entry in liberalized railway markets: the German experience”, *Review of Network Economics* 7 (2008), 37-52.
- Stefan Bühler and Armin Schmutzler, “Intimidating Competitors – Endogenous Vertical Integration and Downstream Investment in Successive Oligopolies”, *International Journal of Industrial Organisation*, 26 (2008), 247-265.
- Zava Aydemir and Armin Schmutzler, “Small Scale Entry vs. Acquisitions of Small Firms: Is Concentration Self-Reinforcing?”, *Journal of Economic Behavior & Organization* 65 (2008), 133-146.
- Daniel Halbheer, Sarah Niggli and Armin Schmutzler, “What does it take to sell Environmental Policy? An Empirical Analysis for Switzerland”, *Environmental and Resource Economics* 33 (2006), 441-462.
- Andreas Polk and Armin Schmutzler, “Lobbying against Environmental Regulation vs. Lobbying for Loopholes”, *European Journal of Political Economy* 21 (2005), 915-931.
- Stefan Bühler and Armin Schmutzler, “Asymmetric Vertical Integration”, *Advances in Theoretical Economics* 5 (2005): <http://www.bepress.com/bejte/advances/vol15/iss1/art1>

- Stefan Bühler, Armin Schmutzler and Men-Andri Benz, “Infrastructure Quality in Deregulated Industries: Is there an Underinvestment Problem?”, *International Journal of Industrial Organisation* 22 (2004), 253-267.
- Hans Gersbach and Armin Schmutzler, “Endogenous Spillovers and Labor Contracts”, *Journal of Economics and Management Strategy* 12 (2003), 179-206.
- Hans Gersbach and Armin Schmutzler, “Endogenous Spillovers and Incentives to Innovate”, *Economic Theory* 21 (2003), 59-79.
- Susan Athey and Armin Schmutzler, “Investment and market dominance”, *RAND Journal of Economics* 32 (2001), 1-26.
- Armin Schmutzler, “Environmental Regulation and Managerial Myopia”, *Environmental and Resource Economics* 18 (2001), 87-100.
- Hans Gersbach and Armin Schmutzler, “Declining Costs of Communication and Transportation: What are the Effects on Agglomerations?”, *European Economic Review* 44 (2000), 1745-1761.
- Dario Bonato and Armin Schmutzler, “When do Firms Benefit from Environmental Regulation? ”, *Schweizerische Zeitschrift für Volkswirtschaft und Statistik* 136 (2000), 513-530.
- Hans Gersbach and Armin Schmutzler, “External Spillovers, Internal Spillovers, and the Geography of Production and Innovation”, *Regional Science and Urban Economics* 29 (1999), 679-696.
- Armin Schmutzler, “The New Economic Geography”, *Journal of Economic Surveys* 13, 355-380 (1999)
- Armin Schmutzler, “Changing Places - the Role of Heterogeneity and Externalities in Cumulative Processes”, *International Journal of Industrial Organization* 16 (1998), 445-462.
- Lawrence C. Goulder and Armin Schmutzler, “The Choice between Emission Taxes and Output Taxes under Imperfect Monitoring”, *Journal of Environmental Economics and Management* 32 (1997), 51-74.
- Armin Schmutzler, “Pollution Control with Imperfect Information”, *Environmental and Resource Economics* 7 (1996), 251-262.
- Susan Athey and Armin Schmutzler, “Product and Process Flexibility in an Innovative Environment”, *RAND Journal of Economics* 26 (1995), 557-574.
- Armin Schmutzler, “Flexibility in Intemporal Decision Making”, *Swiss Journal of Economics and Statistics* 128 (1992), 185-204.
- Malte Faber and Armin Schmutzler, “A Brief Introduction to Neo-Austrian Capital Theory”, *Seoul Journal of Economics* 3 (1990), 13-31.

3.2.2 Current Working Papers and Work in Progress

- Arnd Klein and Armin Schmutzler, „Incentives and Motivation in Dynamic Contests“, *R&R, Journal of Economic Behavior and Organisation*.
- Andreas Hefti, Shuo Liu and Armin Schmutzler, “Confusion, Indecisiveness and Polarization”
- Stefanie Bossard and Armin Schmutzler, “Managing Preferences”
- Christian Oertel and Armin Schmutzler, “Asymmetric Competition, Captive Consumers and Product Innovation”
- Rafael Lalive, Armin Schmutzler and Christine Zulehner, “Auctions vs. Negotiations – Evidence from the Procurement of Railway Services”,
- Stefan Jönsson and Armin Schmutzler, “Designing All-Pay Auctions”, Working Paper

3.1.3. Monographs

- Armin Schmutzler, “Is competition good for innovation? A simple approach to a complex problem”, *Foundations and Trends in Microeconomic Analysis* , Vol. 5 (no.6), 2009. pp. 355-428, Now Publishers.
- Armin Schmutzler, “The Geographical Concentration of Economic Activity”, Habilitationsschrift, Wirtschaftswissenschaftliche Fakultät, Heidelberg 1996
- Armin Schmutzler, “Flexibility and Adjustment to Information in Sequential Decision Problems - A Systematic Approach”, Springer Lecture Notes in Economics and Mathematical Systems, Springer-Verlag, Berlin, Heidelberg, New York 1991.

3.1.4. Non-refereed contributions

- Armin Schmutzler, NZZ Nr. 242, 19. Oktober 2014, Fokus der Wirtschaft: „Orientierungshilfen für Wettbewerbspolitik und Regulierung: Zum Werk des diesjährigen Nobelpreisträgers Jean Tirole“

- Rafael Lalive, Simon Lüchinger and Armin Schmutzler: “Can passenger railways curb road traffic externalities? -- Empirical evidence. VoxEU, March 15, 2013, <http://www.voxeu.org/article/can-passenger-railways-curb-road-traffic-externalities-empirical-evidence>
- Armin Schmutzler, “Ausschreibungswettbewerb – Heilsbringer, sinnlose Pflichtübung oder neoliberales Teufelszeug“ in E. Baltensperger, D. Niepelt, and B. Zürcher (eds.): “Wirtschaftspolitik nach der Krise“, Avenir Suisse 2010, pp. 105-118
- Lorenz Götte and Armin Schmutzler, “Merger Policy: What can we learn from experiments?”, in: J. Hinloopen and H. Normann (eds.): “Experiments for Antitrust Policy”, Cambridge University Press 2009, p. 185-216.
- Rafael Lalive and Armin Schmutzler, “Mehr Effizienz durch Wettbewerb im SPNV: Illusion oder Wirklichkeit?”, M. Rodi (ed.): „Die Zukunft des öffentlichen Personennahverkehrs“, pp. 165-178, Lexxion, Berlin (2009).
- Stefan Bühler and Armin Schmutzler, “On the Role of Access Charges under Network Competition”, in: R. Dewenter and J. Haucap: “Access Prices: Theory and Practice”, Elsevier, Amsterdam 2007, p. 121-148.
- Armin Schmutzler, “Umweltpolitik und Standortwettbewerb – Koreferat zum Referat von Michael Rauscher, W. Franz, H.J. Ramser und M. Stadler: “Umwelt und Energie”, Mohr Siebeck, Tübingen 2006.
- Armin Schmutzler, “Patente und Innovationen: Ökonomische Überlegungen zu einem komplexen Anreizproblem“, in: Die Volkswirtschaft, 7/8-2006
- Corinne Schmutz and Armin Schmutzler, “Wettbewerb im Regionalbahnverkehr, Eine empirische Untersuchung für Baden-Württemberg”, *Schweizerische Verkehrswirtschaft, Jahrbuch 2004/5*
- Armin Schmutzler, “Transportation and the Environment-Perspectives for Future Research”, Christoph Boehringer and Andreas Lange (Eds.), Applied Research in Environmental Economics, ZEW Economic Studies Vol. 31, 133-153, Physica-Verlag, Heidelberg 2005
- Stefan Bühler and Armin Schmutzler, NZZ Nr. 224, 27./28. September 2003, Themen und Thesen der Wirtschaft: „Tücken bei der Liberalisierung von Netzindustrien – Plädoyer für einen Mix von Wettbewerbs- und Regulierungspolitik“
- Zava Aydemir and Armin Schmutzler, “Akquisitionen, Eintritt und die Entwicklung der Marktkonzentration”, in: W. Franz et al (eds.): „Fusionen“, Mohr-Siebeck, Tübingen, 2002
- Armin Schmutzler, “Zur Akzeptanz der Umwelt- und Verkehrspolitik – Bemerkungen aus ökonomischer Sicht”, in: C. Kaspar et al. (eds.), Jahrbuch der Schweizerischen Verkehrswissenschaft 2001/2002
- Armin Schmutzler, “Die Ökonomie der asymmetrischen Information – Die Verleihung des diesjährigen Nobelpreis für Wirtschaftswissenschaften an George A. Akerlof, A. Michael Spence und Joseph E. Stiglitz”, *Finanz und Wirtschaft*, 13.10.2001, S. 39
- Stefan Bühler and Armin Schmutzler, “Bahnreform und Netzqualität: ein inhärenter Widerspruch?”, in: C. Kaspar et al. (eds.), Jahrbuch der Schweizerischen Verkehrswissenschaft 2000/2001
- Andreas Polk and Armin Schmutzler, “Game-Theoretic Models of Regional Competition for Plant Locations”, in: J. R. Roy and W. Schulz (eds): “Theory of Regional Competition”, Nomos-Verlag, Baden-Baden 2000
- Zava Aydemir and Armin Schmutzler, “Umwelt und Verkehr - eine heimliche Erfolgsgeschichte?”, in: C. Kaspar et al. (eds.), Jahrbuch der Schweizerischen Verkehrswirtschaft 1999/2000
- Thomas Müller and Armin Schmutzler, “Die Entwicklung des Energieverbrauchs im Güterverkehr”, *Zeitschrift für angewandte Umweltforschung*, 10, 357-369 (1997)
- Thomas Müller and Armin Schmutzler, “Sektoraler Wandel und die Änderung der geographischen Struktur der Produktion in Europa”, *Institut für Wirtschaftsforschung Halle* (1997)
- Dorothee Ginter and Armin Schmutzler, “Die Aufteilung des Güterverkehrs auf Bahn, Schiff und LKW - eine dynamische Analyse”, *Zeitschrift für Verkehrswissenschaft*, 67, 49-68 (1996)
- Armin Schmutzler, “Nobelpreis für Wirtschaftswissenschaften - die Theorie der Anreize bei asymmetrischer Information”, *Spektrum der Wissenschaften*, Dezember 1996, 34-36.
- Armin Schmutzler, “Konsumgüterabfälle aus ökonomischer Sicht”, *VDI-Berichte*, 1992, Nr. 967.
- Malte Faber and Armin Schmutzler, “Positivität des Zinses und Strukturwandel: Eine neo-österreichische Analyse”, *Das Wirtschaftsstudium*, 11, 642-647 (1989)

3.2.5 Book Reviews

- Fujita, M., Krugman, P., and Venables, A.J., *The Spatial Economy*, MIT Press, Cambridge MA, *Journal of Institutional Economics*, 157, 356-358 (2001)

- Junius, K., *The Economic Geography of Production, Trade and Development*, Mohr Siebeck, Tübingen, in: *Economic Journal*, June 2001
- Dahinden, U., Demokratisierung der Umweltpolitik – Ökologische Steuern im Urteil von Bürgerinnen und Bürgern, *Nomos*, Baden-Baden, *Ökologisches Wirtschaften* 2001 (6), p. 34-35

4. Teaching

Universität Zürich, since 1998

- Introductory Microeconomics, Part 1 + 2 (BA)
- Advanced Microeconomics, Part 1 + 2 (MA)
- Industrial Organization (BA,MA)
- The Theory of Regulation (BA)
- Environmental Economics (BA)
- Management and Economics, Part 1 + 2
- Seminars on Industrial Organization, Microeconomic Theory and Environmental Economics
- Mathematics for Ph.D. students, Repeated Games (Ph.D.)

5. Past Professional Activities

- Vice Dean, Faculty of Business, Economics and Informatics
- Vice Chair, Department of Economics, University of Zurich
- Director of the Socioeconomic Institute, University of Zurich
- Director of Graduate Studies, Department of Economics, University of Zurich
- Co-Editor, *Berkeley Electronic Journal of Theoretical Economics*
- Scientific Advisory Board, Deutsches Institut für Wirtschaftsforschung (DIW)
- Member of the Extended Board, German Economic Association
- Administrator, European Association for Research in Industrial Economics
- Steering Committee, Executive MBA program, UZH
- Board member, Swiss Association for Research in Transportation Economics
- Committee for the Introduction of Bachelors and Masters Degrees
- Faculty Board (Fakultätsausschuss)
- Zürich University Committee for New Developments in Teaching (Lehrkommission)
- Zürich University Research Grant Committee (Nachwuchsförderungskommission)
- Zürich representative at the Annual German Economics Faculty Meeting (Fakultätentag)
- Development of the ECTS-based credit point system at the Department of Economics, Zürich University
- Coordinator of the Management and Economics Program, Zürich University, Department of Economics
- Various Recruitment Committees, Zürich University and ETH Zürich

6. Other Professional Activities

6.1 Refereeing

6.1.1 Journals

e.g., American Economic Review, B.E.-Journal in Theoretical Economics, European Economic Review, International Journal of Industrial Organization, Journal of Economic Behavior and Organisation, Journal of Economics and Management Strategy, Journal of Environmental Economics and Management, Journal of Industrial Economics, Journal of Public Economics, Journal of Political Economy, Journal of the European Economic Association, RAND Journal of Economics, Review of Economic Studies, Scandinavian Journal of Economics

6.1.2 Institutions

Deutsche Forschungsgemeinschaft, European Research Council, German-Israeli Foundation for Scientific Research and Development, National Science Foundation, Schweizerischer Nationalfonds, Ministry for Education and Research (Germany),

6.1.3 Meetings

Verein für Socialpolitik, Annual Meeting (1998, 2000, 2003, 2006); Econometric Society, European Meeting 2004; World Congress of Environmental and Resource Economists (2006, 2010, 2014); European Association of Research in Industrial Economics (2006, 2010-2015),); European Association of Research in Environmental Economics (2012-2015))

6.2 Presentations in Faculty Seminars

2016	Maastricht, Regensburg
2015	Luxembourg
2014	WHU Koblenz, DICE Düsseldorf, Magdeburg, Rotterdam, Nottingham Business School, Geneva
2013	St. Gallen, UEA Norwich
2012	Tel Aviv University (Recanati Business School), Hebrew University, Ben Gurion University, ABEE Workshop Amsterdam, Université Paris 1 Sorbonne, MaCCI (Mannheim), VSP (Göttingen)
2011	CEPR Applied IO (Tel Aviv), EARIE (Stockholm), MPI (Bonn), SGVS (Luzern), Ottobeuren
2010	Universität Frankfurt, WZB Berlin, University of Vienna
2009	UC Berkeley IO Workshop, UC Berkeley PsychEcon Workshop, UC Irvine, CREST, Royal Holloway College, University of Aarhus, University of Basel, ETH Zurich
2008	Universität Köln
2007	Universität Bonn, Universität Frankfurt, Portuguese Competition Authority, SGVS, St.Gallen
2006	K.U. Leuven, University of Copenhagen, Universität Erfurt, Université de Fribourg, Universität Dortmund, Universität Konstanz
2005	Universität Erlangen-Nürnberg
2003	Universität Essen, Universität Heidelberg
2002	Universiteit van Amsterdam, Universität Tübingen, Universität Köln, Wirtschaftsuniversität Wien, European Business School Östlich-Winkel
2001	Università Cattolica del Sacro Cuore, Milano, Universität Mannheim
2000	CIRANO, Montreal, Universität Linz
1999	Universität Freiburg, Hochschule St. Gallen, Universität München
1998	Universität Bern
1997	Universität Zürich, Universität Bonn, Universität Essen, Universität Augsburg, Universität Jena, Universität Karlsruhe, Universität Wien, Universität München
1996	Universität Dortmund, Universität Tübingen, Universität Köln, Universität Göttingen
1995	Humboldt-Universität Berlin; Europa Universität Viadrina, Frankfurt/Oder, Universität Basel
1994	ZEW Mannheim
1993	Stanford University (Natural Resource Workshop);
1992	Universität Bern

6.3 Conference Presentations

2015	Barcelona GSE, EEA Mannheim. VSP Münster
2014	ESSET Gerzensee, EARIE Milano, VSP Hamburg
2013	EARIE Evora, VSP Düsseldorf
2012	VSP Göttingen
2011	EARIE Ljubljana
2010	EARIE Istanbul, CIE Workshop (Copenhagen Business School)
2009	German Economists Abroad, Christmas Meeting (Heidelberg)
2008	The Economics of Training, Zurich; CIE Workshop, Copenhagen Business School
2007	Verein für Socialpolitik, Industrieökonomischer Ausschuss, Berlin ; Verein für Socialpolitik, München; Swiss IO Day, Berne
2006	European Association for Research in Industrial Economics, Amsterdam; Joint IDEI-Institut Veolia Conference on Public Services, Toulouse; Swiss Economic Society, Lugano; Swiss Transport Research Conference, Ascona
2005	Econometric Society World Congress, London; Third Conference on Railroad Industry Structure, Competition and Investment, Stockholm; Verein für Socialpolitik, Bonn European Economic Association, Amsterdam
2004	Verein für Socialpolitik, Industrieökonomischer Ausschuss, Koblenz
2003	European Association for Research in Industrial Economics, Helsinki ; 4 th CEPR Conference on Applied Industrial Organization, Leuven; Verein für Socialpolitik, Umweltökonomischer Ausschuss, Rostock; Workshop on Spatial Environmental Economics, Heidelberg
2002	Econometric Society, Venice; Swiss Economic Society, Neuchatel; Verein für Socialpolitik, IO Group, Berlin; Swiss Transport Research Conference, Ascona
2001	Swiss Transport Research Conference, Ascona
2000	Econometric Society World Congress, Seattle; European Economic Association, Bolzano; European Association for Research in Industrial Economics, Lausanne; Verein für Socialpolitik, Berlin; Verein für Socialpolitik, Umweltökonomischer Ausschuss, Cottbus
1999	Econometric Society European Meeting, Santiago di Compostela; European Association for Research in Industrial Economics, Torino; Verein für Socialpolitik, Regionalökonomischer Ausschuss, Frankfurt
1998	European Economic Association, Berlin ; Verein für Socialpolitik, Rostock
1997	Verein für Socialpolitik, Bern; European Association for Research in Industrial Economics, Leuven
1996	Econometric Society European Meeting, Istanbul; European Economic Association, Istanbul Verein für Socialpolitik, Kassel
1995	European Economic Association, Prag; Verein für Socialpolitik, Linz; CEPR-Workshop on Economic Geography, London
1994	European Economic Association, Maastricht; European Association for Research in Environmental Economics, Dublin; Verein für Socialpolitik, Jena
1993	Econometric Society European Meeting, Uppsala; European Economic Association, Helsinki Verein für Socialpolitik, Münster

6.4 Miscellaneous

2012	Organization of the Annual Conference Verein für Socialpolitik
2010	Organization of the IO Panel of the Verein für Socialpolitik
2008	Organization of the Swiss Economists Abroad Meeting
2006-2008	Organization of the Swiss IO Day
August 1998	Organization of a Workshop "Game-Theoretic Models of Regional Competition", Regional Science Association, Munich

April 1994 Visitor Graduate School of Business, Stanford University

1992-93 Visitor Department of Economics,
Scholarship Deutsche Forschungsgemeinschaft

1991 Research Award "Humankind and the Environment", Verband der Metallindustrie
Nordwürttemberg-Nordbaden

1982-87 Scholarship, Studienstiftung des Deutschen Volkes