Biographies of Speakers

Digitalization and Sustainable Economic Development
8-10 December 2020, Asian Development Bank Institute, Tokyo, Japan
[Virtual conference; JST time zone, local time in Tokyo]

⧉ DAY 1⧉

Opening Remarks

Tetsushi Sonobe is the Dean and CEO of the Asian Development Bank Institute (ADBI), the Tokyo-based think tank of the Asian Development Bank that promotes the realization of a prosperous, inclusive, resilient, and sustainable Asia and the Pacific through policy research and capacity building. Born in 1960 in Tokyo, Dean Sonobe obtained his PhD in economics from Yale University and BA in economics from the University of Tokyo. His research interests include the empirics of economic development, particularly industrial development processes and poverty reduction in developing countries. Dean Sonobe has more than 20 years’ experience analyzing the role of human capital, institutions, and management in industrial development in Asia and other regions. Notably, he and prominent agricultural and development economist, Keijiro Otsuka, applied their unique enterprise survey approach to a series of development process case studies in different industries in East Asia. They expanded the scope of their industry study to cover South Asia, Africa, and Central America and conducted randomized controlled trials of management training programs for business owners and managers. Before joining ADBI in April 2020, Dean Sonobe served for six years as a vice president of the National Graduate Institute for Policy Studies (GRIPS) in Tokyo. He also previously served as a professor of economics at Tokyo Metropolitan University and GRIPS. Dean Sonobe is a recipient of the Nikkei Book Publication Prize and the Masayoshi Ohira Memorial Prize, and a founding board member of the Japanese Association for Development Economics.

Keynote Speaker

Eswar Prasad is the Tolani Senior Professor of Trade Policy and Professor of Economics at Cornell University. He is also a Senior Fellow at the Brookings Institution, where he holds the New Century Chair in International Economics, and a Research Associate at the NBER. He was previously chief of the Financial Studies Division in the IMF’s Research Department and, before that, was the head of the IMF’s China Division. He is the author of Gaining Currency: The Rise of the Renminbi and The Dollar Trap: How the U.S. Dollar Tightened Its Grip on Global Finance. His op-ed articles have appeared in the Financial Times, Harvard Business Review, New York Times, Wall Street Journal, and Washington Post.
Session I: Digital Challenges and Opportunities for Macroeconomic Policymakers

**Chair**

Peter J. Morgan
Senior Consulting Economist, Vice Chair, Asian Development Bank Institute (ADBI)

Peter Morgan joined the Asian Development Bank Institute in December 2008. Previously he served in Hong Kong as Chief Asia Economist for HSBC, responsible for macroeconomic analysis and forecasting for Asia. Before that, he was Chief Japan Economist for HSBC, and earlier held similar positions at Merrill Lynch, Barclays de Zoete Wedd, and Jardine Fleming. Prior to entering the financial industry, he worked as a consultant for Meta Systems Inc in Cambridge, Massachusetts, US, specializing in energy and environmental areas, including energy policy issues in Asian countries, and at International Business Information KK in Tokyo, specializing in financial sector consulting. Peter's research areas are macroeconomic policy, financial sector regulation and reform, financial inclusion, financial literacy and financial education. Recent publications include "Financial Inclusion, Regulation and Education: Asian Perspectives" and "Central and Local Government Relations in Asia: Achieving Fiscal Sustainability". He earned his MA and PhD degrees in economics from Yale University.

**Presenter 1**

Hasanul Banna
Research Fellow, University of Malaya, Malaysia

Dr. Hasanul Banna is working at the Faculty of Economics and Administration, University of Malaya, Malaysia (UM). Dr. Banna earned a bachelor’s degree in Economics from International Islamic University, Malaysia with full-scholarship and a Ph.D. in Finance and Banking from UM with prestigious Bright-Spark scholarship. His research spans finance & banking, financial inclusion, digital finance, development economics, financial economics, managerial ability and micro-finance. His research has been published in various peer-reviewed journals including Journal of International Development, Singapore Economic Review, Poverty and Public Policy, Journal of Asia Pacific Economy etc.; also, been featured in leading Newspapers including The Business Standard. He is currently an associate editor of SN Business & Economics. He has been a member of American Finance Association since 2013. He has also conducted a number of workshops, presented his research works and delivered keynote speeches in UK, Scotland, Japan, Turkey, Thailand, Malaysia, Vietnam, Bangladesh, India, and Indonesia.

**Discussant**

Bihong Huang
Economist, Asian Development Bank (ADB)

Bihong Huang is an Economist at the Asian Development Bank. Previously, she worked as a Research Fellow at the Asian Development Bank Institute and served on the academic faculty at Renmin University of China and University of Macau. Her research interests include economic development, environmental economics, and inclusive and sustainable finance. She has published several books and around 30 papers in leading peer-reviewed journals. She holds a PhD in economics from Nanyang Technological University in Singapore.
### Presenter 2

**Rekha AG**  
Research Scientist, State Bank of India

Dr. Rekha AG has 15 years of experience in State Bank of India - a Global Fortune 500 listed and the largest bank in India, as an Information Systems practitioner, manager, researcher and consultant. She holds a doctoral degree from the Indian Institute of Management Kozhikode in the IT & Systems area. An engineer in Computer Science, she also holds a master’s degree in Software Systems from BITS Pilani. She has published original research articles in reputed international journals. She has made presentations at various international forums and conferences and is a recipient of several awards. She also serves as an ad-hoc reviewer for many international journals. Her expertise and interests span a wide range of areas, including Decision Science & Analytics, Financial Technologies, Digital Transformation in Banking, Artificial Intelligence, Economics and Management.

### Discussant

**Dinh Thi Thanh Van**  
Associate Dean, Vietnam National University (VNU)

Dr. Van is the Associate Dean, Faculty of Finance and Banking, University of Economics and Business – Vietnam National University, Hanoi; and the Founder of Vietnam Financial Literacy Network. She obtained an MBA degree, specializing in finance from University of Wisconsin, Eau Claire, US (2005) and PhD degree in Business Administration from Tarlac State University, Philippines (2011). Van is also a Fulbright scholar at University of California, Berkeley (2013 - 2014). Her main research interests include personal finance, SMEs financial management, modern banking services and management issues. She is also managing Vietnam Financial Literacy Network to deliver financial education and training to startups, working adults, school and university students in Vietnam.

### Presenter 3

**Debasis Rooj**  
Associate Professor, FLAME University

Debasis Rooj is Associate Professor of Economics at the FLAME University. Before joining FLAME, he was Associate Fellow at the Institute for Human Development, Ranchi, India. He teaches macroeconomics and financial economics at FLAME.

Dr. Rooj’s current research includes exploring the dynamic macroeconomic linkages in India’s housing and tourism market. He has recently co-authored a paper that provides deep insight into India’s health insurance market with significant policy implications. In his other work, he uses mixed frequency regression analysis and shows that monetary policy has a limited role in India’s private investment growth. Debasis has presented his research in several national and international conferences. He has also provided research support for the Economic Survey of Jharkhand 2015-16 and 2018-19, Government of Jharkhand and was also a part of a Government of Jharkhand sponsored evaluation program on creating awareness about protecting environment and biodiversity.
Discussant

Dr. Muhammad Zubair Mumtaz is Associate Professor of Finance at the School of Social Sciences & Humanities, National University of Sciences & Technology (NUST) in Pakistan. He has ten years of professional exposure in both public and private sector organizations. Besides, he has fifteen years of teaching experience in different institutions of Pakistan. His research interests include digitalization, green finance, artificial intelligence and financial markets.

Muhammad Zubair Mumtaz
Associate Professor, National University of Sciences & Technology (NUST)

Presenter 4

Gulnoza Kuldosheva is an Adjunct Professor at the College of Arts and Sciences, Webster University in Tashkent. She holds MSc Urban Economic Development (University College London, UK), MA International Trade (Kookmin University, Rep.of Korea) and BA International Economics (University of World Economy and Diplomacy, Uzbekistan). Moreover, she has professional experience in foreign trade consultancy, labour migration policies, public sector capacity building, including ICT led public services delivery. She is also an independent researcher with particular focus on social and environmental aspects of urbanization, circular economy, and building sustainable and smart cities in transition economies.

Gulnoza Kuldosheva
Adjunct Professor, Webster University in Tashkent (WUT)

Discussant

Her research interests include energy policy, particularly renewable energy, energy efficiency, and energy storage. She is currently a guest editor for the Applied Energy’s special issue “Integration of Renewable Energy in Energy Systems, Perspectives on Investment, Technology, and Policy” Previously, she worked as a Research Fellow in the energy economics division of the Energy Studies Institute, National University of Singapore. She was also a Research Fellow at the Henley Business School, University of Reading (UK) where she was involved in empirical analysis of the impact of local content policy on extractive industries. She worked as Economics Teaching Fellow at the University College London. She also worked as a leading and chief specialist for the Tax Committee at the Ministry of Finance of Kazakhstan. She holds a PhD, Master’s, and Graduate Diploma in economics, all from the University of Essex. She also holds an internationally recognized teaching qualification from the Fellow of Higher Education Academy and a qualification in research career management from the Staff Educational and Development Association. More information is available here:

https://www.adb.org/adbi/about/staff-profiles/dina-azhgaliyeva

Dina Azhgaliyeva
Research Fellow, Asian Development Bank Institute (ADBI)
**Keynote Speaker**

Professor Bernard Yeung is Stephen Riady Distinguished Professor in Finance and Strategic Management at the National University of Singapore Business School. He is also the President of the Asian Bureau of Finance and Economic Research. He was Dean of NUS Business School from Jun 2008 to May 2019. Before joining NUS in 2008, he was the Abraham Krasnoff Professor in Global Business, Economics, and Management at New York University (NYU) Stern School of Business and the Director of the NYU China House. From 1988 to 1999, he taught at the University of Michigan and at the University of Alberta from 1983 to 1988.

Professor Yeung received his Bachelor of Arts in Economics and Mathematics from the University of Western Ontario and his MBA and PhD degrees from the Graduate School of Business at the University of Chicago.

**Session II: Digital Challenges and Opportunities for Macroeconomic Policymakers**

**Chair**

Professor Dave Fernandez joined Singapore Management University in 2018. He has a joint appointment as Director of the Sim Kee Boon Institute for Financial Economics and as Professor of the Practice of Finance at the Lee Kong Chian School of Business.

Prior to returning to academia, Prof Dave worked in the private sector for 20 years as chief economist and market strategist covering Asia for JPMorgan and then Barclays. Earlier, he was an Assistant Professor of International Economics at the Johns Hopkins University’s international studies school (SAIS) in Washington DC. Dr Fernandez started his career in the public sector, serving as an economist in the administration of President George H.W. Bush and at the Federal Reserve Bank of New York.

Prof Dave holds an M.A. and Ph.D. in Economics from Princeton University where he completed his dissertation under the guidance of Ben S. Bernanke. His undergraduate degree is from the University of Pennsylvania where Robert S. Mariano was his mentor.
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| **Sujith P. Jayasooriya**  
Chartered Economist,  
Innovation4Development Consultants |

Sujith P. Jayasooriya is Chartered Economist (Economic Policy) by profession, an economic researcher and expert in quantitative data analytics. He holds B.Sc. in Agriculture degree with the specialization of Agricultural Economics and Business Management from University of Peradeniya and reading for Master of Arts in Economics at the University of Kelaniya. He has fifteen years of combined experience in academic and professional services in broader areas of economic policy, macroeconomics and econometrics. His profile combines experience as quantitative expert and works with donor funded research, projects, and programs in Sri Lanka. He is engrossed with quantitative policy analysis for sustainable development. Sujith’s research and professional interests focus on economics and policy, applied econometrics, and international trade & economic development.

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| **Willem Thorbecke**  
Senior Fellow,  
Research Institute of Economy, Trade and Industry |

Willem Thorbecke is a Senior Fellow at the Research Institute of Economy, Trade and Industry. Prior to this he was a Senior Research Fellow at the Asian Development Bank Institute and a professor at George Mason University. He has written papers investigating the determinants of trade flows in Asia and the rest of the world and the spillovers that result from trade. He is currently researching how the COVID-19 pandemic is affecting the economies of the world.
Yulya Aryani currently working as a policy analyst at the Policy Analysis Division, General Secretariat of the Coordinating Ministry for Economic Affairs. Previously, she was a Research Fellow on National Payment Gateway (NPG) as part of Payment System Team in PPTBI (Pusat Program Transformasi Bank Indonesia) Central Bank of Indonesia. She had undertaken her undergraduate and master’s degrees in the Economics Study Program, Bogor Agricultural University.

Wina Andari currently working as a policy analyst at the Policy Analysis Division, General Secretariat of the Coordinating Ministry for Economic Affairs. Previously, she was a Research Fellow on BI Institute, Central Bank of Indonesia. She had undertaken her undergraduate and master’s degrees in the Economics Study Program, Bogor Agricultural University.

Suhindarto is currently working at the Coordinating Ministry for Economic Affairs as a Policy Analyst and Acting Head of the Subdivision of Manuscript Documentation of the Minister. Previously, he was an individual expert at the Regional Development Planning Agency of DKI Jakarta Province. Previously he had undertaken his undergraduate education in the Economics Study Program, Brawijaya University, and obtained his master's degree from the University of Indonesia for the Planning and Public Policy Study Program.
Dr Lurong Chen is a Senior Economist of the Economic Research Institute for ASEAN and East Asia (ERIA), Indonesia. He received his Ph.D. in International Economics from the Graduate Institute of International Studies (IUHEI), Geneva, Switzerland. Dr. Chen leads the ERIA projects on Digital Economy. His current research centre on digitalization, regional integration and Asian development. He provides policy advices on the related issues for various international organizations, governments and private sector. His books, “Emerging Global Trade Governance: Mega Free Trade Agreements and Implications for ASEAN” (with S. Urata, J. Nakagawa and M. Ambashi) and “Developing the Digital Economy in ASEAN” (with F. Kimura) were recently published by Routledge.

Dr Dukhabandhu Sahoo works as an Assistant Professor of Economics at the School of HSS & M, IIT Bhubaneswar (IITBBS), Odisha, India. After receiving his Ph.D. degree in Economics from ISEC, Bangalore, he has been involved in teaching and research for last 16 years, having expertise and specialization in the field of Open Macroeconomics, Applied Econometrics, Industrial Economics, Environmental Economics, Development Economics & Social Sector Economics with Public Policy. He has experience in estimation and forecasting through econometric models for quantitative and qualitative variables, interpretation and presentation in policy and research reports, journal articles, and books, worked in various capacities in organizations like World Bank, WIPO, UNU-WIDER, National and State Governments, supervised scholars leading to Mphil and PhD degree, published more than 50 research papers, presented papers in more than 40 conferences/seminar (national and international) and delivered talk in several programmes related to economics and social sector.

JAMES VILLAFUERTE is a Senior Economist at the Regional Cooperation and Integration Division in the Economics Research and Regional Cooperation Department of the Asian Development Bank. Prior to joining the ADB, he worked as: a Team Leader of the Asia Regional Integration Center at the ADB; a Senior Economist at the Department of Treasury in Finance in Melbourne Australia; and an Economist at the Poverty Reduction and Economic Management team at the World Bank Office in Manila (2002-2004). His areas of expertise include economic modelling, fiscal strategy, economic surveillance, early warning system, and tracking the progress of Economic Integration in Asia. He contributes regularly to the ADB’s flagship publication—the Asian Economic Integration Report—where he is now leading the preparation of the 2020/21 theme chapter on Making Digital Platforms: Work for Asia. Mr. Villafuerte obtained his Master’s and Bachelor’s degrees in Economics from the University of the Philippines. He has also completed training: a) on General Equilibrium Analysis at the Center of Policy Studies, Monash University; and b) on Global Trade Analysis in Purdue University in Indiana.
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Anna T. Falentina
Civil Servant,
Statistics Indonesia (BPS)

I am a passionate researcher and survey design methodologist in development economics, particularly sustainable development, energy for development, digital economy, and regional economics. I started my professional career as a statistician in 2006, with more than a decade experience in socio-economic research and in the development of census/survey methodology with the Statistics Indonesia (BPS).

Discussants

Vidisha Mishra
International Project Manager,
United Nations University International Institute for Global Health

Vidisha Mishra has over 6 years of experience working at the intersection of policy advice and academic research in gender, digitization, and South-South cooperation for the SDGs. Currently, Vidisha is an International Project Manager at the United Nations University International Institute for Global Health where she leads the Gender and Health Policy Hub, a partnership between UNU IIGH and Bill & Melinda Gates Foundation. Prior to joining UNU, Vidisha was a Research Fellow at the German Internet Institute (Weizenbaum Institute) in Berlin, Germany. She has also worked as a Gender Lead and Associate Fellow at the Observer Research Foundation (ORF), one of India’s leading think tanks.

Vidisha has represented India in the Women20 (W20) Network—and has been a member of the Think Tank 20 (T20) Digital Economy Task Force—both official engagement bodies of the G20 economies. Previously, she has also held competitively awarded fellowships with the German Federal Foreign Office and the German Development Institute.
**Chair**

David G. Fernandez  
Professor,  
Singapore Management University

Professor Dave Fernandez joined Singapore Management University in 2018. He has a joint appointment as Director of the Sim Kee Boon Institute for Financial Economics and as Professor of the Practice of Finance at the Lee Kong Chian School of Business. Prior to returning to academia, Prof Dave worked in the private sector for 20 years as chief economist and market strategist covering Asia for JPMorgan and then Barclays. Earlier, he was an Assistant Professor of International Economics at the Johns Hopkins University’s international studies school (SAIS) in Washington DC. Dr Fernandez started his career in the public sector, serving as an economist in the administration of President George H.W. Bush and at the Federal Reserve Bank of New York. Prof Dave holds an M.A. and Ph.D. in Economics from Princeton University where he completed his dissertation under the guidance of Ben S. Bernanke. His undergraduate degree is from the University of Pennsylvania where Robert S. Mariano was his mentor.

**Keynote Speaker**

Xin Yi Lim  
Executive Director,  
Pinduoduo

XinYi Lim is Executive Director, Sustainability and Agricultural Impact at Pinduoduo. She is responsible for Pinduoduo’s international corporate strategy efforts and innovation in sustainability and agri-tech. Before joining Pinduoduo in late 2018, she worked for Singapore’s sovereign wealth fund, GIC, in both its Singapore and New York offices as a technology and media analyst in its Public Equities division. XinYi holds a Bachelor’s degree from the University of Oxford and a Master’s degree from Harvard University.
**Session III: Firm Performance and Technology Spillovers**

**Keynote Speakers**

Yasheng Huang is Epoch Foundation professor of international management and faculty director of action learning at Sloan School of Management, Massachusetts Institute of Technology. Between 2013 and 2017, he served as an associate dean in charge of MIT Sloan’s global partnership programs and its action learning initiatives. His previous appointments include faculty positions at the University of Michigan and at Harvard Business School. He is currently involved in research projects in four broad areas: 1) a book project on “The Nature of the Chinese State,” 2) collaboration with researchers at Tsinghua University to create a complete database on historical technological inventions in China, 3) as a co-PI in “Food Safety in China: A Systematic Risk Management Approach” (supported by Walmart Foundation, 2016-), and 4) research on venture finance, production of scientific knowledge, work of the future in China. He has published numerous articles in academic journals and in media and 11 books in English and Chinese.

James Bessen is an economist who studies technology and innovation policy. He has also been a successful innovator and CEO of a software company. Currently, Bessen is Executive Director of the Technology and Policy Research Initiative at the Boston University School of Law. Bessen’s book, Learning by Doing: The Real Connection Between Innovation, Wages, and Wealth, looks at history to understand how new technologies affect wages and skills today. Prior research on innovation includes the book, Patent Failure, written with Michael Meurer. Bessen’s research has been widely cited in the press as well as by the White House, the U.S. Supreme Court, and the Federal Trade Commission.
**Chair**

John Beirne  
Research Fellow,  
Asian Development Bank Institute (ADBI)

His research interests are centered on international finance and macroeconomics. Previously, he worked at the European Central Bank for over ten years mainly on research and analysis of global financial market developments, commodities, and financial stability, as well as global governance issues. He has also worked for a shorter period at the IMF, in academia, and as an economic consultant in the private sector. He holds a PhD in Economics from Brunel University in the United Kingdom. John has published over 20 articles in journals such as the Journal of International Money and Finance, Economic Modelling, Review of International Economics, Emerging Markets Review, International Review of Applied Economics, and China Economic Review.

**Presenter 1**

Radeef Chundakkadan  
Assistant Professor,  
Indian Institute of Technology Bhilai

Radeef Chundakkadan is an Assistant Professor at the Indian Institute of Technology Bhilai. His research area includes Monetary Policy, Finance and Firm Innovation. Chundakkadan's research works have been published in World Development, Small Business Economics, Economic Modelling, International Journal of Finance and Economics, and Innovation and Development.

**Discussant**

Dashan Huang  
Assistant professor,  
Singapore Management University (SMU)

Dashan Huang is an assistant professor of finance at the Lee Kong Chian School of Business, Singapore Management University (SMU). He jointed SMU in 2013 after obtaining his PhD in Finance from Washington University in St. Louis. His research areas consist of asset pricing, behavioral finance, big data, and machine learning. His work has been published in the Review of Financial Studies, Journal of Financial Economics, Journal of Financial and Quantitative Analysis, etc.
Daniel Riveong is an award-winning futurist and recovering digital strategist. He has worked with a full range of foresight projects in the UK to Malaysia, from innovation toolkits to informing long-term strategic planning. Daniel’s research focus includes future of food, Global South futures, post-capitalism, and futures literacy. He previously led a digital consultancy in Malaysia and co-piloted a data science school in Jakarta. He was formerly the APF Emerging Fellow on post-capitalism and a 2019 APF award winner. Daniel is the operations manager and researcher at the School of International Futures and a consultant at the Action Foresight’s Global Swarm initiative. He has MS in Foresight from University of Houston.

Sri Hartini RACHMAD is a researcher on Social-Economic Demography and Applied Statistics at BPS Statistics Indonesia. She is also a lecturer and research student adviser at STIS Polytechnic Institute of Statistics, Jakarta; and columnist at financial and entrepreneurship national magazines. She graduated from the Polytechnic Institute of Statistics, Jakarta and completed a postgraduate degree from the Australian National University, Canberra, Australia. Her primary research interests range from climate change and vulnerability, disaster and water management, data assurance & quality, MDGs-SDGs, poverty and employment, education, gender and health. Sri Hartini is a prolific researcher with numerous publications in academic journals and in association with organizations such as Oxfam International, UNDP, WHO, UNICEF and others.

His research interests are centered on international finance and macroeconomics. Previously, he worked at the European Central Bank for over ten years mainly on research and analysis of global financial market developments, commodities, and financial stability, as well as global governance issues. He has also worked for a shorter period at the IMF, in academia, and as an economic consultant in the private sector. He holds a PhD in Economics from Brunel University in the United Kingdom. John has published over 20 articles in journals such as the Journal of International Money and Finance, Economic Modelling, Review of International Economics, Emerging Markets Review, International Review of Applied Economics, and China Economic Review.
Ambrus Kecskés is an Associate Professor at the Schulich School of Business at York University. He studied at the Rotman School of Management and earned a B.Com. and Ph.D. in Finance, both from the University of Toronto.

His main research expertise and interests lie at the intersection of financial markets and the real economy. He has published numerous papers in the top finance and accounting journals. His research has won many best paper awards at conferences around the world and is regularly cited by such media outlets as the Wall Street Journal, Bloomberg, Forbes, CBC News, the Globe and Mail, and the Financial Post.

His teaching focuses on corporate finance and ranges from the undergraduate to the doctoral levels. He has won numerous teaching excellence awards. In addition to his teaching at York University, he has taught at Virginia Tech and the University of Toronto.

Peter Rosenkranz is an Economist in the Regional Cooperation and Integration Division in the Economics Research and Regional Cooperation Department of the Asian Development Bank (ADB). His knowledge work focuses on financial development and stability within the context of regional financial integration and cooperation in Asia, and the identification of related policy options. Recent work includes research on FinTech, US dollar funding conditions, regional financial safety nets, and macrofinancial feedback effects of nonperforming loans. He further supports ADB’s participation in regional policy forums, such as ASEAN, ASEAN+3, APEC, and ASEM.

He held prior positions at the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) as an Advisor on economic and development policy, and the European Central Bank (ECB) as a Market Infrastructure Expert. He holds a PhD in Economics from the University of Zurich, Switzerland; and his Master’s and Bachelor’s degrees in Economics from the University of Konstanz, Germany.
My name is Ni Made Krisna Marsela and I am a policy analyst for Coordinating Ministry for Economic Affairs. I have specialized in macroeconomic and responsible for analyzing and writing about Indonesia economic snapshot. I am interested with all things economic related. I enjoy watching sci-fi movies, playing with my son and eating balinese food at balinese cuisine restaurant in Jakarta.

Kusmawati Limbongan is a Policy Analyst at Coordinating Ministry for Economic Affairs of the Republic of Indonesia. Kusma specializes in logistic and supply chain, and recently works on some macroeconomic analysis and policy reform. Kusma believes that working is not being busy but to produce something beneficial. Kusma spent her free time to call her family in the village.

Nika Pranata is a Researcher in the Economic Research Center, Indonesian Institute of Sciences (LIPI). He is also currently a Research Fellow in the OJK Institute. He holds two master’s Degrees: Public Policy and Applied Economics, earned from National Graduate Institute for Policy Studies (GRIPS) - Japan and Universitas Padjajaran - Indonesia. He is a recipient of the 2014 Dean’s Award for Distinguished Academic Achievement from GRIPS, Japan. He has participated in several conferences and published various research papers both in international and national scale. His research interests include financial technology, financial inclusion, MSMEs digital transformation, e-commerce and the digital economy. In recent years, he has been conducting research on financial technology as well as MSMEs digital transformation and currently active in utilizing big data to solve economic problems.