

## Virtual Conference on 'Fintech and COVID-19'

30 March - 1 April 2021, ADBI Tokyo

### *Biographies of Speakers*

#### **Day one**

30 March: 16:00-19:30 Tokyo time

#### ⌞ Opening Remarks ⌟



**Tetsushi Sonobe**  
Dean and CEO,  
Asian Development Bank  
Institute (ADBI)

*Dr. Tetsushi Sonobe is the Dean and CEO of the Asian Development Bank Institute (ADBI). Before joining ADBI on April 1, 2020, he was Vice President of National Graduate Institute for Policy Studies (GRIPS). He received his BA from the University of Tokyo and his PhD in economics from Yale University. His research interest is in development economics, especially field studies of the processes of industrial development, human resource development, social development, poverty reduction, and sustainable economic growth in developing countries. At ADBI, he exercises intellectual and strategic leadership to make ADBI's policy research and capacity building activities more relevant, timely, and evidence-based and reach a wider audience.*



**Bryan Zhang**  
Executive Director,  
Cambridge Centre for Alternative Finance (CCAF)

*Bryan Zhang is a Co-Founder and the Executive Director of the Cambridge Centre for Alternative Finance at the University of Cambridge Judge Business School.*

## ⌞ Keynote Speaker ⌟



### **Jin-Chuan Duan**

Executive Director and  
Jardine Cycle & Carriage  
Professor of Finance,

Asian Institute of Digital Finance, National University of Singapore (AIDF)

*Duan is the Jardine Cycle & Carriage Professor of Finance and the Executive Director of the Asian Institute of Digital Finance at the National University of Singapore (NUS). Duan received a PhD in finance from the University of Wisconsin-Madison, and is an academician of Academia Sinica, a fellow of the Society for Financial Econometrics, and an advisory board member of the International Association of Credit Portfolio Managers. Prior to joining NUS, he held the Manulife Chair in Financial Services at Rotman School of Management, University of Toronto. Being a leading expert and enthusiast on credit risk modeling, Duan pioneered the Credit Research Initiative (CRI) in 2009 while he was the director of the Risk Management Institute, and has been leading the CRI team since its inception. CRI is a "public good" endeavor providing freely accessible, daily updated default probabilities on over 80,000 exchange-listed firms in 133 economies globally. In 2017, he co-founded CriAT, a FinTech company specializing in deep credit analytical solutions for financial institutions, and serves as its non-executive chairman.*

## ⌞ Chair ⌟



### **Herman Smit**

Associate Director, Data &  
Analytics

at Cambridge Centre for Alternative Finance,  
Cambridge Judge Business School

*Herman is a development economist and behavioural scientist that has committed his career to the development of financial sectors that better serve society. Herman is responsible for supporting the delivery of all research-oriented programmes of the CCAF. Herman's research interest includes the application of behavioural science, data science and technology within the financial sector and how these emerging fields can extend the reach of financial services and better meet financial needs. Herman holds an MSc in Behavioural Science from the LSE, MSc in Economics from Tilburg University and Bachelors in Statistics from the University of Pretoria.*

## Session 1: COVID-19, Fintech, the Macroeconomy and Regulation

### ◀ Chair ▶



**James Villafuerte**  
Senior Economist,  
Asian Development Bank  
(ADB)

*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.*

### ◀ Presenter 1 ▶



**Eric Alexander Sugandi**  
Project Consultant,  
Asian Development Bank Institute (ADBI)

*Eric Alexander Sugandi joined the Asian Development Bank Institute (ADBI) as a Project Consultant in February 2017. His research interests include monetary economics, banking, and international economics. He was a senior economist at Standard Chartered Bank in Indonesia and has been quoted by Bloomberg, Reuters, Dow Jones, BBC, ABC News, and CNBC, among others. He was a management associate at Citibank N.A., in Indonesia, a macroeconomic analyst for Bank Mandiri, an economic researcher at the University of Indonesia, and a senior business analyst at Synovate Business Consulting. He has a BA in international political economy and an MA in economics, University of Indonesia; an MA in economics, University of Virginia; a PhD in economics, University of Indonesia; and a PhD in international studies, Waseda University.*

### ◀ Discussant 1 ▶



**B M Hasanul Banna**  
Research Fellow,  
University of Malaya,  
Malaysia (UM)

*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.*

## ◀ Presenter 2 ▶



**Muhammad Ayub Mehar**

Economic Advisor,  
Employers' Federation of  
Pakistan

*Dr. Mehar is associated with the Employers' Federation of Pakistan as Economic Advisor. Currently, he is serving as 'Professor' in Iqra University Karachi. He has completed and working on various research assignments for Asian Development Bank Institute. He has served as Economic Advisor and Director General in the Federation of Pakistan Chambers of Commerce and Industry for 7 years, and the Economic Advisor of the ECO Chamber of Commerce for 2 years. He is member of the core committee of Economic Freedom Network Pakistan and alumni of the International Academy of Leadership (IAF) Germany. In recognition of his expertise, the Technology Policy and Assessment Center at Georgia Institute of Technology acknowledged his membership in the distinguished panel of international experts for Indicators of Technology-based Competitiveness, which is a project of the US National Science Foundation, United States Government. He has written Pakistani version of the world famous book on liberal economics "Commonsense Economics: What everyone should know about prosperity"*

## ◀ Discussant 2 ▶



**John Beirne**

Research Fellow,  
Asian Development Bank  
Institute (ADBI)

*Dr. Beirne's 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 3 ▶



**John Vong**

Principal Consultant,  
International Centre for ASEANA Management (ICAM)

*Over a 20-year career, Dr Vong has consulted for the Asian Development Bank, World Bank Group and UN Agencies in 15 countries. He leads a highly-skilled consulting team with a strong focus on projects relating to institutional strengthening in the financial services sector, higher education sector, procurement, public finance management, and public sector reform.*

### ◀ Discussant 3 ▶



**Ross Buckley**

Professor,  
University of New South Wales (UNSW)

*Ross Buckley is the KPMG Law -- King & Wood Mallesons Professor of Disruptive Innovation and a Scientia Professor at UNSW Sydney. He is an ARC Laureate Fellow and leads a \$2.7 million five-year research project into the regulation of the data revolution. He chairs the Digital Finance Advisory Panel of a major Australian regulator, and has consulted to government departments in 14 nations, and twice been a Fulbright Scholar, at Yale and Duke*

### ◀ Keynote Speaker ▶



**Pinar Ozcan**

Professor of Entrepreneurship  
and Innovation,  
University of Oxford

*Pinar Ozcan is Professor of Entrepreneurship and Innovation at Saïd Business School, Oxford University. She is also the academic director of the Oxford Future of Finance and Technology (Fintech) Initiative at Oxford.*

*Pinar specializes in strategy, entrepreneurship, and technology markets. Her current research includes AI and business models in fintech, open banking and digital disruption in banking, and the rise of big tech platforms.*

*Pinar completed her Ph.D. at the Stanford Technology Ventures Program (STVP) at the Stanford University Management Science and Engineering Department, and also holds a Master of Science and dual Bachelors degrees from Stanford.*

*At Stanford, Pinar directed the AEA Stanford Executive Institute, a summer executive program for the high tech industry for three consecutive years. She also organized the Stanford Entrepreneurship Thought Leaders Seminars, and helped create the Stanford Entrepreneurship Corner for entrepreneurship educators worldwide.*

### ◀ Chair ▶



**James Villafuerte**

Senior Economist,  
Asian Development Bank  
(ADB)

*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.*

## Day two

31 March: 16:00-19:20 Tokyo time

### ◀ Keynote Speaker ▶



**Amy Neale**

Senior Vice President, Fintech  
& Enablers, Mastercard

*Amy Neale is Senior Vice President at Mastercard where she leads a global team of Fintech innovators, including the award winning Start Path program. Through Start Path, Mastercard has supported a diverse portfolio of 250 later stage startups from across the globe that have collectively gone on to raise more than \$3B in capital investment.*

*Prior to joining Mastercard, Amy was part of the founding team at NDRC in Ireland, a centre of excellence for University spin-out companies with an international reputation for excellence and ranked in the top 3% University startup incubators globally. As the public face of the organization, Amy was the key liaison point with external stakeholders as well as the company spokesperson.*

*Amy has a PhD in computational linguistics from Cardiff University, has worked extensively in the UK University sector, been a University lecturer on 'New Venture Creation', and is a published academic.*

*Amy is passionate about making sure the world of technology is fully inclusive having established both NDRC's Female Founders program to enable female entrepreneurs in Ireland as well as Start Path's female founders cohort.*

*Originally from the UK she now calls Ireland home, living in Dublin with her husband and six-year old son.*

### ◀ Chair ▶



**Bryan Zhang**

Executive Director,  
Cambridge Centre for Alternative Finance (CCAF)

*Bryan Zhang is a Co-Founder and the Executive Director of the Cambridge Centre for Alternative Finance at the University of Cambridge Judge Business School.*

## **Session 2: Financial System Digitalization, Cryptocurrencies and COVID-19**

### **⟨ Chair ⟩**



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

*Dr. Beirne's 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 ⟩**



**Nydia Remolina**  
Adjunct Faculty. Research  
Associate,  
Singapore Management  
University

*Nydia Remolina has more than 10 years of experience in the financial services industry as a lawyer and in the academia as a lecturer and researcher. Currently, Nydia is a Research Associate at the SMU Centre for AI and Data Governance and Adjunct Faculty at Singapore Management University. Her main areas of work and academic research include financial regulation, capital markets, banking regulation, fintech, digital ethics, AI governance, and the intersection of law and technology. She has taught or delivered lectures at several institutions in the United States, Asia, Europe, and Latin America. She has been an instructor for the Global Certificate Program jointly organized by the Harvard Law School and the International Organization of Securities Commissions (IOSCO). She has also been invited to speak about fintech and financial regulation at various international organizations, including the International Monetary Fund (IMF), the International Organization of Securities Commissions (IOSCO), and the United States Securities and Exchange Commission (SEC). Nydia has also acted as a Senior Advisor to the Organization for Economic Cooperation and Development (OECD) and she worked at Sullivan & Cromwell's New York Office as a foreign attorney focusing her practice on financial regulation, M&A of financial institutions, and fintech.*

## ◀ Discussant 1 ▶



### **Lin Lin**

Assistant Professor,  
Faculty of Law,  
National University of Singapore

*Lin Lin is an Assistant Professor at NUS Law. She specializes in corporate law, corporate finance, FinTech, and Chinese corporate and securities law. Lin has published in leading journals in her field, including Journal of Corporate Law Studies, European Business Organization Law Review, Stanford Journal of Law, Business & Finance and Berkeley Business Law Journal. Her sole-authored monograph Venture Capital Law in China (Cambridge University Press, 2021) was selected in the prestigious International Corporate Law and Financial Market Regulation series at Cambridge University Press. Lin has held visiting appointments at Stanford University, University of Oxford and University of Melbourne. She has provided executive training on corporate law and FinTech for officials and practitioners from China, India and Singapore. Lin has delivered public lectures at leading law schools including University of Oxford, Stanford University, Tsinghua University and Peking University. Prior to joining academia, Lin was a Legal Policy Officer at the Accounting and Corporate Regulatory Authority of Singapore. She has worked in the Corporate Finance Department of a leading law firm in Singapore. She has served as the Special Counsel to the Steering Committee of the Taiwanese Company Law Reform. She currently sits on the editorial board of the Asian Journal of Comparative Law. She has also served as a guest editor for the European Business Organization Law Review and Singapore Journal of Legal Studies.*

## ◀ Presenter 2 ▶



### **Antonis Ballis**

Researcher and Teaching  
Assistant,  
Athens University of  
Economics and Business

*Antonis Ballis is a Researcher and Teaching Assistant at Athens University of Economics and Business. After completing his undergraduate studies at Athens University of Economics and Business (Department of Economics), and his master's degree (MSc) in Applied Economics and Data Analysis at University of Patras, he was awarded a full scholarship by the Greek State Scholarships Foundation and completed a Ph.D. in Finance at Athens University of Economics and Business. His main research areas are Cryptocurrency and DEFI Economics, Behavioral Finance and Applied Financial Economics. His teaching responsibilities are Macroeconomic Theory (undergraduate), and Econometric & Quantitative Methods (postgraduate).*

*He has experience as Economist-in-residence, working on various projects on Blockchain and its applications. He also serves as a Special Advisor on Policy Framework & Macroeconomic Issues for Get Involved.*

#### *Most recent literature:*

*Ballis, A., Drakos, K. (2021). The Explosion in Cryptocurrencies: A Black Hole Analogy. Financial Innovation, 7, 8.*

*Anastasiou, D., Ballis, A., Drakos, K. (2021). Cryptocurrencies' Price Crash Risk and Crisis Sentiment. Finance Research Letters, 101928.*

*Ballis, A., Drakos, K. (2020). Testing for herding in the cryptocurrency market. Finance Research Letters, 33, 101210.*



◀ *Discussant 2* ▶

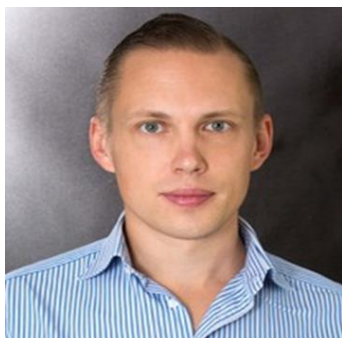


**Sayuri Shirai**

Professor,  
Keio University

*Sayuri SHIRAI is currently a professor of Keio University and is also senior advisor to Federated Hermes EOS (stewardship service provider) located in the United Kingdom. She holds Ph.D. in economics from Columbia University. She was also visiting scholar to Asian Development Bank Institute in 2016-2020. She was a Member of the Policy Board of the Bank of Japan (BOJ) in 2011-2016, who is responsible for making monetary policy decisions. She is the author of numerous books and papers on a variety of subjects including monetary policies, global finance, macroeconomics, digital currency, and ESG issues. She frequently comments on Japan's economy at CNBC, Bloomberg, and China's CGTN. She also appears on various Japanese TV and radio programs to comment on global economic issues. Her most recent book in English is *Growing Central Bank Challenges in the World and Japan* published by the Asian Development Bank Institute in June 2020 (free download available). Her personal homepage is available at <http://www.sayurishirai.jp>*

◀ *Presenter 3* ▶



**Vesa Pursiainen**

Assistant Professor,  
University of St. Gallen

*Vesa Pursiainen is an Assistant Professor of Finance at the University of St. Gallen. Prior to pursuing PhD, he worked in the financial industry as an investment banker at J.P. Morgan, advising banks and other financial institutions, and as an investment professional at Oaktree Capital Management. He received his PhD from the University of Hong Kong in 2020 and spent one year at Imperial College London and another at University of Zurich as visiting researcher during his PhD studies.*

*Mr. Pursiainen's main research interests relate to fintech and financial innovation, entrepreneurial and household finance, behavioral finance, and corporate finance. His work has been published in *Journal of Finance*, *Science Advances* and *Journal of Corporate Finance*, and he has frequently presented at top international finance and economics conferences, including the AFA, WFA, and EFA. His research has won several grants and awards and been featured by a number of media outlets, including the *Economist* and *Wall Street Journal*.*

### ◀ Discussant 3 ▶



**Yiping Huang**  
Director of Institute  
of Digital Finance,  
Peking University

*Yiping Huang is Director of the Institute of Digital Finance (IDF) and Jin Guang Chair Professor of Economics and Deputy Dean of the National School of Development (NSD), Peking University. Currently, he is also a Member of the Monetary Policy Committee at the People's Bank of China and Research Fellow at the Finance Research Center of the Counselors' Office of the State Council. He serves as Chairman of the Academic Committee of China Finance 40 Forum, a member of Chinese Economists 50 Forum, and the Rio Tinto Adjunct Professor in the Chinese Economy at Australian National University. He is Editor of China Economic Journal and an Associate Editor of Asian Economic Policy Review. His research areas include macro economy, financial reform and rural development.*

*Previously, he was a policy analyst at the Research Center for Rural Development of the State Council, research fellow and senior lecturer of economics at the Australian National University, General Mills International Visiting Professor of Economics and Finance at the Columbia Business School, Managing Director and Chief Asia Economist for Citigroup, Chief Economist for Caixin Media Group, Managing Director and Chief Economist for Emerging Asia for Barclays, and an Independent Director of China Life Insurance Ltd, Minmetal Trust Ltd and MyBank*

*Prof Huang received his Bachelor of Agricultural Economics from Zhejiang Agricultural University, Master of Economics from Renmin University of China and PhD in Economics from Australian National University.*

### ◀ Keynote Speaker ▶



**Feng Zhu**  
Senior Research Director,  
Luohan Academy, Ant Group

*Dr. Feng Zhu is currently Senior Research Director at Luohan Academy, Ant Group. Before joining the Academy, he was Senior Economist at the Bank for International Settlements, Basel, where he worked for over fifteen years. He worked as Dissertation Fellow at the Research Department, US Federal Reserve Bank of St. Louis; and Visiting Scholar at the Department of Economics, Princeton University. Dr. Zhu holds Master and PhD degrees in Economics from Yale University; and M.Sc in Econometrics and Mathematical Economics, from London School of Economics and Political Science. His main research interests include fintech and digital economy; Chinese economy; monetary policy; and financial stability.*

### ◀ Chair ▶



**Raghavendra Rau**  
Professor,  
Cambridge Judge Business  
School  
University of Cambridge

*Professor Rau is the Sir Evelyn de Rothschild Professor of Finance at the Cambridge Judge Business School. He is also a past president of the European Finance Association, Academic Director of the Cambridge Centre for Alternative Finance (CCAF) and a member of the Cambridge Corporate Governance Network (CCGN). Professor Rau has taught at a number of universities around the world, including the Institut d'Etudes Politiques de Paris (Sciences PO), the University of Luxembourg, Purdue University, the University of California at Los Angeles, and most recently, the University of California at Berkeley. In addition, Professor Rau was Principal at Barclays Global Investors, then the largest asset manager in the world, in San Francisco from 2008-2009. He is a past Editor of Financial Management, and serves on the editorial boards of several journals.*

## Day three

1 April: 10:00-13:30 Tokyo time

### ◀ Keynote Speaker ▶



**Ratna Sahay**  
Deputy Director,  
International Monetary Fund  
(IMF)

*Ratna Sahay is Deputy Director of the Monetary and Capital Markets Department (MCM) at the International Monetary Fund (IMF). She leads key policy papers and projects in the areas of monetary policy, exchange rate policy, capital account, financial development, financial inclusion, and gender and finance. She is also responsible for bilateral surveillance support to area departments. Her recent projects include analytical work on unconventional monetary policy and global spillovers, capital flows, financial deepening, financial inclusion, and gender and finance. She has served as Advisor to Stanley Fischer (First Deputy Managing Director) and Advisor to Michael Mussa and Kenneth Rogoff (both Economic Counselors of the IMF). She has published widely in leading journals on monetary policy and financial sector, including financial market spillovers and financial crises, inflation, economic growth, fiscal policy and debt sustainability, and transition economies. She has taught at Delhi University, Columbia University, and New York University and holds a Ph.D. in Economics from New York University, New York.*

### ◀ Chair ▶



**Tetsushi Sonobe,**  
Dean and CEO,  
Asian Development Bank  
Institute (ADBI)

*Dr. Tetsushi Sonobe is the Dean and CEO of the Asian Development Bank Institute (ADBI). Before joining ADBI on April 1, 2020, he was Vice President of National Graduate Institute for Policy Studies (GRIPS). He received his BA from the University of Tokyo and his PhD in economics from Yale University. His research interest is in development economics, especially field studies of the processes of industrial development, human resource development, social development, poverty reduction, and sustainable economic growth in developing countries. At ADBI, he exercises intellectual and strategic leadership to make ADBI's policy research and capacity building activities more relevant, timely, and evidence-based and reach a wider audience.*

## Session 3: Digital Financial Inclusion, MSMEs and COVID-19

### ◀ 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 ▶



**Abu Shonchoy**  
Assistant Professor of Economics,  
Florida International University  
(FIU)

*I am an applied economist with interests in issues of global development with a focus on evidence-based policy research. My current research interests are on financial inclusion, skills training, infrastructure, and education. I have several ongoing field experiments (RCTs) in South Asia and West Africa. Completed projects are available as working papers and articles in international peer-reviewed journals including the Journal of Public Economics, Journal of Development Economics, American Economic Journal: Applied Economics, World Bank Economic Review and World Development, to name a few. I was awarded the Albert Berry Prize at the Canadian Economic Association (CEA) Conference for the best Paper in Development Economics in 2016. I recently published an edited book titled "Seasonality and Micro-credit" from Springer. I am currently a J-PAL affiliate professor and a fellow of IZA and GLO.*

### ◀ Discussant 1 ▶



**Paul Vandenberg**  
Senior Economist,  
Asian Development Bank (ADB)

*Paul Vandenberg is a senior economist with the ADB, which he joined in 2010. He holds a PhD in economics from the University of London.*

◀ **Presenter 2** ▶



**Alreena Renita Pinto**  
Rural Development Specialist,  
World Bank

*Alreena Pinto is a Rural Development Specialist with the World Bank's Agriculture and Food Global Practice. She specializes in integrating data, research and evidence into meaningful and impact-oriented policy advice and decision-making. At the World Bank, she leads several analytical activities and provides data-driven inputs to on-going policy dialogues. She also supports the team on improving last-mile digital transformation through community data collection systems, technology solutions, and the streamlining of monitoring and information systems.*



**Amit Arora**  
Sr Financial Sector Advisor,  
World Bank

*Having started his career with a banking start up called 'ICICI Bank' in 1996, Amit Arora has worked for about 25 years now across the financial sector spectrum from commercial banking to capital markets to development banking including stints with banks such as IDBI & Axis Bank. In the last one decade, as a development banker, Amit has worked as Sr Financial Sector Specialist with German Development Corporation (GIZ, between 2011-2015) focussing on Rural-Cooperatives, Agriculture Finance and Digital financial inclusion models before starting his current engagement with the World Bank Group since Dec '2015. For over last over 5 years now, he is a senior task team member of several projects, with focus on Agriculture Finance, MSME & Digital Financial Services wherein gender finance is the cross cutting theme across most of these projects.*

*Amit is also part of the Financial Sector Advisory team at International Finance Corporation (IFC) working on topics such as Credit Infrastructure and Micro Enterprise Financing for women. Passionate about leveraging technology for serving the bottom of the pyramid, Amit uses his spare time for providing pro bono support to ecosystem players especially start ups who have common interests.*

◀ *Discussant 2* ▶



**Krishnan Dharmarajan**

Executive Director,  
Centre for Digital Financial  
Inclusion (CDFI)

*Krishnan heads CDFI, a non-profit Centre focused on digital innovations for social impact. He has built CDFI from scratch to a Centre that now drives multiple impactful innovations helping Government improve design, expedite rollout and effectively track large programs. CDFI initiatives include an agribusiness platform for farmers, and another platform that tracks health conditions of expectant mothers in remote geographies. Other contributions include a DBT platform that has scaled India-wide, and digital enablement of social audit of DBT programs ushering a new approach to participative governance. CDFI is helping India's National Rural Livelihood Mission develop the next generation data architecture and systems for their nation-wide community-based financial inclusion and livelihood programs. It has rolled out a comprehensive state-wide digital response to monitor and check the spread of Covid-19 virus. Krishnan's work at CDFI builds on his tenure in the country's civil service, during which he received the Presidential Award for Distinguished Service in 2006. He worked on the conceptualization and establishment of India's GST-Network. He was Principal Consultant for India's National e-Governance Plan, and received Government's commendation for developing a mobile banking framework for the unbanked. Krishnan has completed his computer engineering and MBA from premier Indian institutions.*

◀ *Presenter 3* ▶

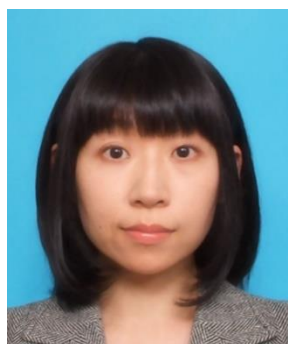


**Monzur Hossain**

Research Director,  
Bangladesh Institute of  
Development Studies

*Dr. Monzur Hossain is a Research Director at the Bangladesh Institute of Development Studies (BIDS) with expertise and interests in macroeconomics, development economics and energy economics. He obtained a Ph.D. in International Economics and an M.A. in Public Policy (Economics) from the National Graduate Institute for Policy studies (GRIPS), Tokyo, Japan. He has participated and served as team leader in numerous professional research projects. He served as consultant for the UNDP, ADB, World Bank, UNCTAD, EU, International Growth Center, London School of Economics etc. He has published extensively in both nationally and internationally accredited journals and he has also to his credit numerous other publications in the form of research reports, and contribution to various edited volumes.*

◀ *Discussant 3* ▶



**Asami Takeda**

Project consultant,  
Asian Development Bank Institute (ADBI)

*Asami Takeda joined ADBI in September, 2017. Her research interests include poverty reduction, infrastructure, gender and informality, small and medium-sized enterprise development, and their effect on economic growth. She holds a PhD in advanced policy studies and an MA in international development studies from the National Graduate Institute for Policy Studies (GRIPS), Japan, and an MBA from Aoyama Business School, Japan. Before joining ADBI, she was a researcher with the Permanent Delegation of Japan to the Organisation for Economic Co-operation and Development (OECD) in Paris and the Japan International Cooperation Agency (JICA) Research Institute, Japan.*

## ◀ Keynote Speaker ▶



**Douglas Arner,**  
Professor,  
University of Hong Kong

*Douglas W. Arner is the Kerry Holdings Professor in Law at the University of Hong Kong, a Senior Fellow of Melbourne Law School, University of Melbourne, and a Non-Executive Director of Aptorum Group [NASDAQ: APM]. At HKU, he co-founded and is the Faculty Director of the LLM Compliance and Regulation, LLM Corporate and Financial Law, LITE (Law, Innovation, Technology and Entrepreneurship), and EAIEL (East Asian International Economic Law and Policy) Programmes. He led the development of the world's largest massive open online course (MOOC): Introduction to FinTech, launched on edX in May 2018, now with approximately 40,000 learners spanning every country in the world, as part of the first online Professional Certificate in FinTech. Douglas specialises in economic and financial law, regulation and development. He was an inaugural member of the Hong Kong Financial Services Development Council, on which he served from 2013-2019. He is co-founder and a member of the Executive Committee of the Asia Pacific Structured Finance Association, and a member of the Advisory Boards of SuperCharger FinTech Accelerator, the International RegTech Association and the Centre for Finance, Technology and Entrepreneurship. He holds a BA from Drury College (where he studied literature, economics and political science), a JD (cum laude) from Southern Methodist University, an LLM (with distinction) in banking and finance law from the University of London (Queen Mary College), and a PhD from the University of London.*

## ◀ Chair ▶



**Bihong Huang**  
Economist,  
International Monetary Fund  
(IMF)

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