The Program on International Financial Systems (PIFS),
Harvard Law School Executive Education (HLSEE), and
the Qatar Central Bank (the QCB)

Advanced Certificate Program on Financial Technology Innovation Program Agenda

When: from Sunday, October 26, to Thursday, October 30, 2025 (AST)[1]
Where: The Plaza Doha (Red Room) (Google Maps) (C Ring Road, Doha, Qatar)

SUNDAY, OCTOBER 26, 2025

8:00am – 8:10am	**Welcoming Remarks and Program Overview** • John Gulliver (Executive Director of PIFS) • Jonathan Ondrejko (Executive Director of Programs at PIFS)
8:10am – 9:30am	**Opening Keynote Lecture: The Fintech Innovation Landscape and the Role of Regulatory Strategy** • J. Christopher Giancarlo (Co-Chair of the Digital Works Practice at Willkie Farr & Gallagher and former Chair of the U.S. Commodity Futures Trading Commission)
[20 Minutes]	**Break**
9:50am – 10:50am	**Presentation: The Digital Assets Landscape** • John D'Agostino (Lecturer in Fintech at the Massachusetts Institute of Technology and Columbia University and Head of Strategy for Coinbase Institutional)
10:55am – 11:55am	**Lecture: The Impact of Emerging Technologies in the Financial Sector – An Overview**

[1] Program Times: This agenda reflects times in Arabian Standard Time (AST, or UTC+3:00).

- James J. Angel (Associate Professor at the McDonough School of Business at Georgetown University)

12:00pm – 1:00pm

Business Case Study: The Evolution of Ant Group's Digital Financial Services Business

- Feng Zhu (Professor of Business Administration at Harvard Business School)

[60 Minutes]

Lunch

2:00pm – 3:00pm

Breakout Discussions: Fintech Challenges and Opportunities in Qatar, with moderation by:

- Christopher Giancarlo (Co-Chair of the Digital Works Practice at Willkie Farr & Gallagher and former Chair of the U.S. Commodity Futures Trading Commission)
- Douglas Arner (Associate Director of Research Programs at the Cambridge Centre on Alternative Finance at Cambridge University and the Kerry Holdings Professor in Law at the University of Hong Kong)
- James J. Angel (Associate Professor at the McDonough School of Business at Georgetown University)
- Yesha Yadav (Milton R. Underwood Chair and Professor of Law at Vanderbilt University Law School)
- John D'Agostino (Lecturer in Fintech at the Massachusetts Institute of Technology and Columbia University and Head of Strategy for Coinbase Institutional)

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MONDAY, OCTOBER 27, 2025

8:00am – 9:15am	**Lecture: Data-Driven Finance and Digital Transformation at Financial Institutions** • Douglas Arner (Associate Director of Research Programs at the Cambridge Centre on Alternative Finance at Cambridge University)
9:20am – 9:50am	**Presentation: Artificial Intelligence in the Financial Sector – Mental Models** • James J. Angel (Associate Professor at the McDonough School of Business at Georgetown University)
9:50am – 10:50am	**Presentation & Discussion: Artificial Intelligence – Key Use Cases in the Financial Sector** • Kazem Ghaoucha (Equity Market Specialist at Bloomberg)
[20 Minutes]	**Break**
11:10am – 12:10pm	**Lecture: Artificial Intelligence in the Financial Sector – Regulatory Implications** • Yesha Yadav (Milton R. Underwood Chair and Professor of Law at Vanderbilt University Law School)
12:15pm – 1:00pm	**Presentation and Discussion: Artificial Intelligence for Business** • Feng Zhu (Professor of Business Administration at Harvard Business School)
[60 Minutes]	**Lunch**
2:00pm – 3:00pm	**Breakout Discussion: Artificial Intelligence: Impact on Capital Markets and Opportunities for Qatar, with moderation by:** • Douglas Arner (Associate Director of Research Programs at the Cambridge Centre on Alternative Finance at Cambridge University)

- James J. Angel (Associate Professor at the McDonough School of Business at Georgetown University)
- Yesha Yadav (Milton R. Underwood Chair and Professor of Law at Vanderbilt University Law School)
- Andrei Kirilenko (Professor of Finance at University of Cambridge Judge Business School)

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TUESDAY, OCTOBER 28, 2025

8:00am – 9:20am	**Business Case Study: The DBS Artificial Intelligence Journey** • Feng Zhu (Professor of Business Administration at Harvard Business School)
9:25am – 10:25am	**Presentation & Case Study: AI and Investment Themes: Connecting Data, Risk, and Opportunity** • Rumi Mahmood (Vice President and Research Director at the MSCI Sustainability Institute)
10:30am – 11:00am	**Case Study Application Workshop** • Feng Zhu (Professor of Business Administration at Harvard Business School)
[20 Minutes]	**Break**
11:20am – 12:40pm	**Lecture: Introduction to Blockchain, Bitcoin, and Money as Software** • Andrei Kirilenko (Professor of Finance at University of Cambridge Judge Business School; Founding Director of the Cambridge Centre for Finance, Technology and Regulation)
[60 Minutes]	**Lunch**
1:40pm – 3:00pm	**Joint Lecture: Digital Assets and Financial Markets – Access and Integration** • Yesha Yadav (Milton R. Underwood Chair and Professor of Law at Vanderbilt University Law School) • Douglas Arner (Associate Director of Research Programs at the Cambridge Centre on Alternative Finance at Cambridge University)

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WEDNESDAY, OCTOBER 29, 2025

8:00am – 9:00am	**Lecture: Decentralized Finance: Market Developments and Regulatory Responses** • Andrei Kirilenko (Professor of Finance at University of Cambridge Judge Business School; Founding Director of the Cambridge Centre for Finance, Technology and Regulation)
9:05am – 10:05am	**Presentation & Discussion: The Role of Regulatory Frameworks in Addressing the Challenges and Opportunities of Tokenization** • Alessandro Da Rold (Manager of Government Relations & Policy for Europe, the Middle East, and Africa at Kraken)
10:10am – 11:20am	**Lecture: Stablecoins and CBDCs: The Future of Money** • Andrei Kirilenko (Professor of Finance at University of Cambridge Judge Business School; Founding Director of the Cambridge Centre for Finance, Technology and Regulation)
[20 Minutes]	**Break**
11:40am – 12:50pm	**Presentation & Discussion: Policy Approaches to Stablecoin Risk and Programmability** • Yesha Yadav (Milton R. Underwood Chair and Professor of Law at Vanderbilt University Law School)
[60 Minutes]	**Lunch**
1:50pm – 3:00pm	**Policy Case Study: Digital Banking and Banking-as-a-Service** • Dan Awrey (Beth and Marc Goldberg Professor of Law at Cornell Law School)

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THURSDAY, OCTOBER 30, 2025

8:00am – 9:30am	**Lecture: Open Banking Frameworks and Implementation** • Dan Awrey (Beth and Marc Goldberg Professor of Law at Cornell Law School)
[20 Minutes]	**Break**
9:50am – 11:20am	**Lecture: Regulatory Sandbox Strategy and Design** • Douglas Arner (Associate Director of Research Programs at the Cambridge Centre on Alternative Finance at Cambridge University)
11:30am – 12:30pm	**Case Study: Payments Policy Foundations in an Era of Technological Disruption** • Dan Awrey (Beth and Marc Goldberg Professor of Law at Cornell Law School)
[60 Minutes]	**Lunch**
1:30pm – 3:00pm	**Closing Summation**: Program faculty and participants will engage in an interactive session designed to highlight the big-picture principles and takeaways from the program.
3:00pm	**Closing Remarks**: • Jonathan Ondrejko (Executive Director of Programs at PIFS)

Speaker Biographies

J. Christopher Giancarlo
Co-Chair of the Digital Works Practice at Willkie Farr & Gallagher and former Chair of the U.S. Commodity Futures Trading Commission

J. Christopher "Chris" Giancarlo is senior counsel and Co-Chair of the Willkie Digital Works practice. He is based in the firm's New York office. Chris served as the thirteenth Chairman of the U.S. Commodity Futures Trading Commission (CFTC), where he oversaw regulation of the futures, options and swaps derivatives markets. Chris was also a successful entrepreneur helping GFI Group Inc. grow into a leading trading platform and technology vendor to global markets for OTC swaps and other derivatives and managing GFI's successful private equity financing and IPO.
Chris is a renowned blockchain technology advocate and key contributor to the global discourse on cryptocurrencies and digital assets. During his tenure at the CFTC (2014-2019), Chris oversaw the first bitcoin futures products entering the marketplace and applied a "Do No Harm" regulatory approach towards blockchain technology.

Chris has testified often about financial and derivatives markets before the U.S. Congress and EU Parliament and is a frequent guest on broadcast radio and television, including BloombergTV, CNBC, Fox Business and the BBC, as well as podcasts such as "Unchained" and "CoinDesk." Chris has written and spoken extensively on public policy, legal and other matters involving technology and the financial markets and has authored numerous white papers, articles and op-eds that have been published in The Wall Street Journal, Financial Times, Cato Journal, New York Law Journal, Les Echos and Coinbase.

Chris has over 45,000 followers on Twitter as @giancarloMKTS where he is known as "CryptoDad." The American Crypto Association featured him among the top 10 crypto lawyers on its 2020 ranking of "The Top 25 Crypto Lawyers" in the nation.

In March 2022, Chris was appointed to the rank of *Chevalier* in the French National Order of Merit by a Presidential decree of President Macron. According to French Ambassador Phillipe Etienne, the award recognizes Chris's expertise in "financial markets and the potentials of cryptofinance."

John D'Agostino
Lecturer in Fintech at the Massachusetts Institute of Technology and Columbia University and Head of Strategy for Coinbase Institutional

John D'Agostino is Head of Strategy for Coinbase Institutional. John serves as a Board Member for several of the largest Hedge and Venture Capital funds, public companies, and the Alternative Investment Management Association. In 2019, John co-founded the AIMA Digital Asset Working group. In 2021 John was named Chair of His Majesty's Asset Management Working Group by the UK Consulate of New York. In 2022 John was named Financial Innovation Fellow of the AIF Global pension network, and in 2024, John was named a Research Affiliate at MIT's CSAIL lab. As the former Head of Strategy for the New York Mercantile Exchange, John led the effort to develop the first Middle East energy derivatives exchange in partnership with the Dubai Government which led him being the subject of two NY Times bestselling books (Rigged by Ben Mezrich and the Start Up Of You by Reid Hoffman). Since then, John has helped dozens of funds and companies with setting up entities in the UAE.A cum laude graduate of Williams College, John received a Master's degree in Business Administration from Harvard Business School, and studied Politics, Philosophy and Economics at Oxford University. He has lectured at INSEAD University and guests lectures at MIT Sloan and Columbia Business Schools.

James J. Angel
Associate Professor at the McDonough School of Business at Georgetown University

Professor Angel specializes in the market structure and regulation of global financial markets, and he has visited over 75 financial exchanges around the world. He teaches undergraduate, MBA, and executive courses, including Fintech, and Investments. "Dr. Jim" has testified before Congress about issues relating to the design of financial markets. In addition, he has been quoted in hundreds of newspaper articles and has appeared numerous times on radio and television. Dr. Jim began his professional career as a rate engineer at Pacific Gas and Electric, where he worked on FERC and CPUC related issues. Along the way he has also worked at BARRA (later part of Morgan Stanley) where he developed equity risk models. He has also served as a Visiting Academic Fellow in residence at the National Association of Securities Dealers (NASD – now FINRA) and also as a visiting economist at the Shanghai Stock Exchange. He has also been chairman of the Nasdaq Economic Advisory Board, a member of the OTC Bulletin Board Advisory Committee, and has served on the board of directors of the Direct Edge Stock Exchanges (later part of BATS Global Markets). From 2012-2014 he was a visiting associate professor at the Wharton School of the University of Pennsylvania. Professor Angel is a co-inventor on 12 fintech patents.

Feng Zhu
Professor of Business Administration at Harvard Business School

Feng Zhu is the MBA Class of 1958 Professor of Business Administration at Harvard Business School, where he leads the Platform Lab within the Digital, Data, and Design Institute, co-chairs the Harvard Business Analytics Program, and serves as the course head for the Technology and Operations Management course in the MBA required curriculum. He is a faculty associate at the Fairbank Center for Chinese Studies at Harvard. Professor Zhu is an expert on platform strategy, digital innovation and transformation, competitive strategy, and business model innovation.

Professor Zhu has authored over 80 articles, cases, and notes in prestigious practitioner and academic journals, including the Harvard Business Review, American Economic Review, and Management Science. His research has been featured in prominent media outlets such as the Washington Post, Financial Times, the New York Times, and the Wall Street Journal. His research and teaching have won many international awards, such as the Inaugural Practical Impacts Award from the INFORMS Information Systems Society, which recognizes business school academics with outstanding leadership and sustained impact on the industry through their academic research.

He synthesizes some of his research insights in two forthcoming books: Smart Rivals: How Innovative Companies Play Games That Tech Giants Can't Win(Harvard Business School Press) and Web3: Blockchain and the New Economy (Cambridge University Press). He also co-edited the Research Handbook on Digital Strategy.

As a sought-after speaker and advisor to global business leaders, Professor Zhu has consulted for many tech firms such as Alphabet, Meta, Microsoft, and Uber on competition and regulation issues. He has also conducted seminars or provided consulting services to many traditional firms worldwide, helping them with their digital transformation and innovation strategies. Regulators across various jurisdictions, including the United States, UK, OECD, and Mexico, have relied on his research.

Professor Zhu earned his Ph.D. in science, technology and management and a master's in computer science at Harvard University. He did his undergraduate work in computer science, economics, and mathematics at Williams College

Douglas Arner
Associate Director of Research Programs at the Cambridge Centre on Alternative Finance at Cambridge University and the Kerry Holdings Professor in Law at the University of Hong Kong

Douglas W. Arner is the Kerry Holdings Professor in Law, an RGC Senior Fellow, and Associate Dean (Taught Postgraduate) of the Faculty of Law at The University of Hong Kong. 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. In addition, Douglas is Associate Director of the Standard Chartered Foundation-HKU FinTech Academy, a Senior Visiting Fellow of Melbourne Law School of the University of Melbourne, a non-executive director of NASDAQ and Euronext listed Aptorum Group, an Advisory Board Member of the Centre for Finance, Technology and Entrepreneurship (CFTE), and co-founder and an executive board member of the Asia Pacific Structured Finance Association. He co-founder and former Director of the Faculty's Asian Institute of International Financial Law. Douglas has served as a consultant with, among others, the World Bank, Asian Development Bank, UN, APEC, Alliance for Financial Inclusion, and European Bank for Reconstruction and Development.
Douglas specialises in economic and financial law, regulation and development. He is author, co-author or editor of eighteen books, including *The RegTech Book* (Wiley 2019), *Reconceptualising Global Finance and its Regulation* (Cambridge 2016), *Financial Markets in Hong Kong: Law and Practice* (Oxford, 2d ed., 2016), *Finance in Asia: Institutions, Regulation and Policy* (Routledge 2013), *From Crisis to Crisis: The Global Financial Crisis and Regulatory Failure* (Kluwer 2011) and *Financial Stability, Economic Growth and the Role of Law*(Cambridge 2007), and the author or co-author of more than 150 articles, chapters and reports on related subjects. His recent papers are available at SSRN [http://ssrn.com/authors=524849] where he is among the top 50 authors in the world by downloads.
He is currently leading a major 5 year Hong Kong Research Grants Council Senior Research Fellowship project on the role of FinTech and RegTech in financial inclusion and the UN Sustainable Development Goals as well as a 4 year RGC Research Impact Fund project focusing on FinTech policy and regulation. From 2012-2018, Douglas served as Project Coordinator of a major five-year project funded by the Hong Kong Research Grants Council Theme-based Research Scheme on "Enhancing Hong Kong's Future as a Leading International Financial Centre". He is currently one of the core team of another TRS project focusing on digital finance, financial stability and financial inclusion. He led the development of one of the world's largest massive open online courses (MOOC) on financial technology: Introduction to FinTech [https://www.edx.org/course/introduction-to-fintech], launched with edX in

May 2018, now with over 100,000 learners spanning almost every country in the world, as part of the first online Professional Certificate in FinTech.
Douglas has been a visiting professor or fellow at Duke University, Harvard University, the Hong Kong Institute for Monetary Research, IDC Herzliya, McGill University, Melbourne University, National University of Singapore, Queen Mary University of London, University of New South Wales, Shanghai University of Finance and Economics, and Zurich University, among others. He has lectured, co-organised conferences and seminars and been involved with financial sector reform projects around the world. Douglas served as Head of the Department of Law of the University of Hong Kong from 2011 to 2014. He was an inaugural member of the Hong Kong Financial Services Development Council (2013-2019) and Director of the Duke-HKU Asia America Institute in Transnational Law (2005-2016), and a member of the International Advisory Board of the Australian Centre for International Finance and Regulation from 2010-2016. In 2007, he received HKU's Outstanding Young Researcher Award. 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.

Yesha Yadav
Milton R. Underwood Chair and Professor of Law at Vanderbilt University Law School

Yesha Yadav's research interests lie in financial market regulation, securities regulation, and corporate bankruptcy. She has developed expertise in market structure, exchange design, digital assets, payments, distressed debt and restructuring. In the area of market structure, her work examines the regulation of trading ecosystems for various asset classes, notably, cryptocurrencies (including stablecoins), equity, U.S. Treasuries and corporate bonds.

Before joining Vanderbilt's Law faculty, Professor Yadav worked as a legal counsel with the World Bank in its finance, private-sector development and infrastructure unit, where she specialized in financial regulation and insolvency, and creditor-debtor rights. Before joining the World Bank, she practiced in the London and Paris offices of Clifford Chance in the firm's financial regulation and derivatives group. As part of her work in payments regulation, she advised the European Payments Council on the establishment of the Single Euro Payments Area.

Professor Yadav has served as honorary advisor to India's Financial Services Law Reform Commission and on the Atlantic Council's Task Force on

Divergence, Transatlantic Financial Reform and G-20 Agenda. She has served as a member of the Commodity Futures Trading Commission's Technology Advisory Committee, where she served as Vice-Chair of the Distributed Ledger Technology Subcommittee and was a member of the Algorithmic Trading Subcommittees. Professor Yadav is a current member of Nasdaq's Hearing Panel and the Board of Advisors of the Digital Dollar Project. In other public service, she has worked as Vice-Chair of the Tennessee State Advisory Committee to the U.S. Commission on Civil Rights.

Professor Yadav earned an M.A. in Law and Modern Languages (First Class) at the University of Cambridge, after which she earned an LL.M. at Harvard Law School. She was a Vanderbilt University Chancellor Faculty Fellow for 2019-21. In 2022, she won Vanderbilt University's Chancellor Research Award for her research into U.S. Treasury market regulation. She was honored in 2020 as a second-time winner of the student-selected Hall-Hartman Outstanding Professor Award for excellence in teaching.

Kazem Ghaoucha
Equity Market Specialist at Bloomberg

Kazem Ghaouche is an Equities Specialist at Bloomberg covering the Middle East and Africa region, delivering strategic equity-market solutions to leading sovereign and institutional investors. His career spans more than a decade in wealth management with UBS and Credit Suisse, where he built trusted relationships with prominent families and private investors across the MENA region. Kazem combines deep regional insight with a strong focus on equity-market intelligence and client strategy.

Andrei Kirilenko
Professor of Finance at University of Cambridge Judge Business School

My research interests include the intersection of finance, technology, and regulation, fintech, asset pricing, data, digital technologies, and the design of automated financial markets. I previously served as Chief Economist of the US Commodity Futures Trading Commission (CFTC), where I used modern analytical tools and methods to design and enforce an effective regulatory regime of financial markets.

I'm a member of the Finance subject group at Cambridge Judge Business School, which focuses on the investment and financial decisions of institutions.

Between August 2015 and July 2019, Professor Kirilenko was the Founding Director of the Centre for Global Finance and Technology at the Imperial

College Business School. Prior to joining Imperial in August 2015, he was a Professor of the Practice of Finance at MIT Sloan and Co-Director of the MIT Center for Finance and Policy between January 2013 and August 2015.

From 2010 to 2012, Professor Kirilenko served as Chief Economist of the US Commodity Futures Trading Commission (CFTC), where he used modern analytical tools and methods to design and enforce an effective regulatory regime of financial markets. Before CFTC Andrei spent 12 years at the International Monetary Fund working on financial crises around the world.

The Program on International Financial Systems (PIFS), Harvard Law School Executive Education (HLSEE), and the Qatar Central Bank (the QCB)

Advanced Certificate Program on Financial Technology Innovation Participation List

October 26th –30th, 2025
Doha, Qatar

PARTICIPANT LIST:

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Amna Ibrahim Al-Sharif
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Payment System Specialist, Qatar Central Bank

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Mohammed Abdulla M A Al-Sulaiti
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Mohammed Abdulla M A Alabdulla
Policy and Regulation Specialist, Qatar Central Bank

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