

22 - 24 July 2025

University of Cambridge

Workshop No. 1

GCC 2030 and Beyond: National Visions, Fintech, and the Future of Finance

Workshop Schedule

Workshop Directors

Ahmet Faruk Aysan
Professor and Associate Dean for Research
Hamad Bin Khalifa University

Konstantinos Tsanis

Head of Global Digital Transformation Advisory and Implementation at the International
Finance Corporation (IFC)

First Workshop Day - Wednesday, 23 July 2025

08:15 - 08:30 - Welcome coffee and tea

08:30 - 09:00 - Introduction of Workshop and Participants

09:00 - 09:45 - Paper 1

June Park (National University of Singapore, Singapore)

The Rise of Digital Financial Hubs in the Gulf: Geopolitics and Competition Amid Market Volatility

Discussant: Maria Casoria

09:45 - 10:30 - Paper 2

Maria Casoria (Euro University of Bahrain, Bahrain)

The Evolution of Open Banking in the Gulf Cooperation Council Countries

Discussant: Cafer Deniz/Pascal Steiefenhofer

10.30 - 10.45 - Coffee break (coffee and tea will be available from 10:30 till 11:30 and can be taken into the room)

10:45 - 11:30 - Paper 3

Rawan Khalid S Almuwayshir (University of St Andrews, Saudi Arabia)

Evaluative stance voices in the discourse of fintech of Gulf Region: Authorial voices of three speeches of three ministers as a case study

Discussant: Lamyaa AlGhofaili

11:30 - 12:15 - Paper 4

Laura Schuhn (Friedrich-Alexander-Universität, Germany)

"An Ambitious Nation": Saudi Arabia's Digital Transformation of Responsiveness in the Light of Climate Change

Discussant: Ali Polat

12:15 - 13:00 - Paper 5

Jonathan Ercanbrack (SOAS University of London, UK)

The Impersonalisation of Saudi Contract Law: Smart Contracts and Changing Contractual Practices

Discussant: Ilinka Antova [RECORDED]

13:30 - 15:00 — Lunch break (lunch is served at 13.45, please make sure to be on time as it is roughly a 15 minutes' walk to King's College from the workshop venue)

15:15 - 16:00 - Paper 6

Habib Ahmed (Durham University, UK)

Consumer Protection Regulations for Crowdfunding in the GCC: An Overview and Comparison

Discussant: June Park

16:00 - 16:15 - Coffee break (coffee and tea will be available from 16:00 till 17:00 and can be taken into the room)

16:15 - 17:00 - Paper 7

Pascal Stiefenhofer & Cafer Deniz (Newcastle University, UK)

Green Energy Stability Analysis Using Filippov Equations for the Gulf

Discussant: Jonathan Ercanbrack

17:00 - 17:45 - Paper 8

Hamoudah Al-Zaini & Khalid Ahmed (Hamad Bin Khalifa University, Qatar)

Assessing the Regulatory Landscape for Fintech

Discussant: Meryem Duva [RECORDED]

End of First Workshop Day

Evening Free

Second Workshop Day - Thursday, 24 July 2025

08:15 - 08:30 - Welcome coffee and tea

08:30 - 09:15 - Paper 9

Ilinka Antova (Independent Researcher, Canada) [RECORDED]

The Impact of Fintech Innovations and Financial Inclusion on Banks' Cyber Risk

Discussant: Saib Fakhar

09:15 - 10:00 - Paper 10

Meryem Duva (Independent Researcher, Turkey)[RECORDED]

Gulf Strategic Investments in Finance and Technology for Economic Diversification

Discussant: Alfina Rahmatia & Arief Dwi Saputra

10:00 - 10:45 - Paper 11

Saib Fakhar (New Delhi Institute of Management, India)

The Rise of Fintech in the GCC: Assessing its Impact on Banking Performance and Identifying the Region's Fintech Leader

Discussant: Habib Ahmed

11.00 - 11.15 - Coffee break (coffee and tea will be available from 10:30 till 11:30 and can be taken into the room)

11:15 - 12:00 - Paper 12

Alfina Rahmatia & Arief Dwi Saputra (Universitas Airlangga, Indonesia)

Quadruple Helix and Digital Literacy to Elevate Financial Inclusion Through Financial Literacy (Evidence from Gulf Country International Students)

Discussant: Laura Schuhn

12:00 - 12:45 - Paper 13

Ali Polat (Independent Researcher, Turkey)

From Silos to Systems: Leveraging the X-Tech Perspective for Shari'ah Compliance and Integration

Discussant: Mehmet Sahiner

12:45 - 14:15 - Lunch break (lunch is served from 13:00 till 14:00 at the workshop venue)

14:30 - 15:15 - Paper 14

Mehmet Sahiner (University of Dundee, UK)

Green Finance Meets Fintech: A GCC Perspective

Discussant: Alfina Rahmatia & Arief Dwi Saputra

15:15 - 16:00 - Paper 15

Zhamal Nanaeva (Independent Researcher, UK) [RECORDED]

Innovating Finance in the GCC: Opportunities and Challenges in Open Banking and the Metaverse

Discussant: Rawan Khalid S Almuwayshir

16:00 - 16:15 - Coffee break (coffee and tea will be available from 15:45 till 16:45 and can be taken into the room)

16:15 - 17:00 - Paper 16

Lamyaa AlGhofaili (Aston University, United Kingdom)

Driving Economic Transformation: Expanding Financial Mechanisms and PPPs in GCC Banking for Sustainable Growth

Discussant: Hamoudah Al-Zaini & Khalid Ahmed

17:00 - 17:45 - Paper 17

Muhammad Fazlurrahman Syarif Fazlur & Ahmet Faruk Aysan (Hamad Bin Khalifa University, Qatar)

The Impact of Fintech on Islamic Finance and Capital Markets in Qatar Using Network Analysis

Discussant: Laura Schuhn

17:45 - 18:00 - Next Steps and Submission of Online Evaluation Forms

End of Second and Final Workshop Day

19:00 Farewell Dinner at King's College