



## References

Pinar serves as advisor to the Bank of England, and the OECD. Her consulting work includes technology start-ups and large firms in Silicon Valley and Europe since 2003 with clients such as Citibank, Coca Cola, Electronic Arts, Is Bankasi, KPMG, Swift, Telefonica and Unilever.

# Pinar Özcan

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

Pinar specializes in strategy, entrepreneurship, and technology markets. Her current research includes AI and business models in fintech, open banking, digital disruption, and the rise of big tech platforms. She serves in advisory roles working with regulatory authorities such as the Competition and Markets Authority UK, the Financial Conduct Authority UK, the European Commission and the OECD on these topics.

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.

Since completing her PhD, Pinar has received the Excellence in Research Award at IESE, the EFMD Best Teaching Case Award, the IDEA Entrepreneurship Thought Leader Award, and Best Paper Nominations and Awards at Academy of Management Journal and Strategic Management Society. Pinar is also the 2015 recipient of the British Academy Newton Grant for the study of open innovation, the 2016 SWIFT award for the study of the UK Banking industry's transition into open application programming interfaces (API's), and the 2016 Best Conference Paper Award at Strategic Management Society.

In 2017, Pinar had the honor to be selected to the Top 40 Business School Professors under 40 by Poets and Quants. In 2018, Pinar received the Strategic Management Society Research in Organizations Award for her work on the disruption in the banking sector in partnership with Swift Institute. She was also selected to the global Thinkers 50 list for emerging thinkers with the potential to make lasting contributions to management theory and practice in 2018. In 2019, Pinar was chosen as a British Academy Mid-Career Fellow for her work on the disruption of banking in Europe and the UK.

In 2021, Pinar was chosen to the Global Women in Fintech Powerlist by Innovate Finance. In 2023, Pinar was selected to the Advisory Committee of the OECD Digital for SMEs Global Initiative (D4SME), which aims to help SMEs seize the benefits of digitalization. Finally in 2024, she was selected as an Academic Advisor to the Bank of England Digital Pound Initiative.

Originally from Istanbul, Turkey, Pinar speaks English, German, Spanish, Turkish and Dutch. She is a founding partner of Blanchard Turkey. Her work experience also includes management consulting at Siemens Corporation in Munich, Germany, and strategy consulting with technology ventures and venture capital firms in the Silicon Valley. Her current topics for public speaking include:

- Digital Disruption
- Platform and Ecosystem Strategy
- Role of AI and Blockchain in Business
- Digital Entrepreneurship
- Fintech Strategy (both for entrepreneurs and for larger firms partnering with fintech)
- Technology Disruption in Finance
- Open Banking and Data-Driven Innovation in Finance
- Digital Change Management