

CONTRIBUTORS

David L. Shrier is a futurist and innovation catalyst with expertise in artificial intelligence (AI), data/analytics, fintech, digital identity, cybersecurity, and collaborative innovation. He is the CEO of Esme Learning Solutions, an AI-enabled edtech platform that works with top universities such as the Massachusetts Institute of Technology, the University of Cambridge, and the University of Oxford, and the CEO of Adit EdTech (NYSE: ADEX), a special-purpose acquisition company (SPAC). David is on the board of Copper Technologies (UK) Ltd, a markets infrastructure provider for institutional crypto trading. His innovation consultancy, Visionary Future, works with corporations and governments to advance next-horizon growth initiatives, such as the Commonwealth Fintech Toolkit he developed for the Commonwealth of Nations. He holds an appointment as Professor of Practice, Imperial College Business School, Imperial College London. Previously he was an associate fellow with Saïd Business School, University of Oxford, and a lecturer and futurist at MIT, where he also held positions as managing director of Connection Science and new ventures officer at MIT Sloan. David specializes in helping established organizations build new revenue and new markets. Notable engagements include Kyriba, Dun & Bradstreet, Wolters Kluwer, Ernst & Young, MIT, GE/NBC, the Walt Disney Company, AOL Verizon, and Starwood, as well as private equity funds.

He has led a number of private equity and venture-capital-backed companies as CEO, CFO, or COO, either in interim or full-time capacities, and has cofounded four AI-enabled MIT spinouts. His books include *Augmenting Your Career*, *Basic Blockchain*, and, together with Professor Alex Pentland, *Trusted Data*, *New Solutions for Cyber Security*, and *Frontiers of Financial Technology*.

Alex “Sandy” Pentland holds triple professorial appointments at the Massachusetts Institute of Technology in the Media Lab (SA+P), the School of Engineering, and the School of Management. He also directs MIT’s Connection Science initiative, the Human Dynamics Laboratory, and the MIT Media Lab Entrepreneurship Program, and has been a member of the advisory boards for the United Nations, the American Bar Association, Google, Nissan, Telefonica, and a variety of start-up firms. For several years he co-led the World Economic Forum Big Data and Personal Data initiatives. He has pioneered the fields of computational social science and wearable computing, generating several successful start-ups and technology spin-offs. He previously helped create and direct MIT’s Media Laboratory, the Media Lab Asia laboratories at the Indian Institutes of Technology, and Strong Hospital’s Center for Future Health. In 2012, *Forbes* named Sandy one of the “seven most powerful data scientists in the world,” along with the founders of Google and the chief technology officer of the United States, and in 2013 he won the McKinsey Award from *Harvard Business Review*. His books include *Honest Signals*, *Social Physics*, *Trusted Data*, and *Frontiers of Financial Technology*. He was named to the National Academy of Engineering in 2014. Sandy holds a BGS from the University of Michigan and a PhD from MIT.

Ajay Bhalla is president of cyber and intelligence solutions for Mastercard. He also serves as a CEME Senior Fellow at the Fletcher School, Tufts University, and as MIT Connection Science Fellow at the Massachusetts Institute of Technology.

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Thomas Hardjono is currently the CTO of Connection Science and technical director of the MIT Trust-Data Consortium, located at the Massachusetts Institute of Technology. Over the past two decades he has held various industry technical leadership roles, including distinguished engineer at Bay Networks, principal scientist at VeriSign PKI, and CTO roles at several start-ups.

Sharmila Kassam serves as executive director of the AIF Institute. She is former deputy chief investment officer of the

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Alex Lipton is cofounder and chief information officer at Sila, visiting professor and dean's fellow at the Hebrew University of Jerusalem, and Connection Science fellow at the Massachusetts Institute of Technology. He is an advisory board member at numerous fintech companies worldwide.

Lev Menand is an academic fellow, lecturer in law, and post-doctoral research scholar at Columbia Law School. He previously served as senior adviser to the deputy secretary of the Treasury from 2015 to 2016 and as senior adviser to the assistant secretary for financial institutions from 2014 to 2015.

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