

Dize Dinçkol

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Research Interests: Artificial Intelligence, Data Analytics, Strategy, Entrepreneurship, Innovation, Fintech, Open Banking.

Profile

Postdoctoral Research Fellow at Birkbeck Business School with a research focus on strategy, innovation, and entrepreneurship in regulated industries, especially in artificial intelligence, data analytics, fintech and open banking. PhD in Business and Management (Warwick Business School), with research experience at the University of Oxford's Saïd Business School and Harvard University's Laboratory for Innovation Science. Author of peer-reviewed publications in leading journals (Research Policy, California Management Review) and several AI-focused working papers, with university teaching experience as an Instructor and Tutor, a track record of securing competitive research funding and scholarships, and extensive experience presenting to academic and policymaker audiences.

Key Areas of Expertise

- Artificial Intelligence and Data Analytics: Research on AI-driven entrepreneurship, human-AI collaboration and data-driven innovation in fintech, banking, and public policy (see Working Papers, below).
- Teaching and Curriculum Delivery: *Instructor*, "Business And Innovation In The Age Of AI", Oxford Summer Academy Programme at Lincoln College; *Instructor*, "The Challenge of Globalisation" Postdoctoral Development Programme, Lincoln College, University of Oxford (2024–2025); *Tutor*, Strategy Analysis and Practice, Warwick Business School (2017–2018).
- Research Funding and Scholarships: Successful applicant for the Strategy Research Foundation (SMS) grant, the Ministry of National Education PhD Scholarship, the Jean Monnet MSc Scholarship, and the Bilkent University Comprehensive Scholarship.
- Publications and Dissemination: Three peer-reviewed articles in Research Policy and California Management Review, four working papers in progress, and multiple policy/industry reports and press articles.
- Presentations and Public Engagement: Invited and conference presentations (AOM, SMS, EGOS), including a 2026 webinar for DSIT and UKRI presented to 100+ policymakers.
- Professional Service: Ad-hoc reviewer for Strategic Entrepreneurship Journal, Strategy Science, Research Policy, Organization Studies and California Management Review.

Academic Appointments

2024 – present	Birkbeck Business School, University of London Postdoctoral Research Fellow <i>PI: Professor Muthu De Silva</i>
2024 – 2025	Lincoln College, University of Oxford Instructor, "The Challenge of Globalisation" Postdoctoral Development Programme
2022 – 2024	Centre for Corporate Reputation, Saïd Business School, University of Oxford, UK Postdoctoral Research Fellow <i>PI: Professor Pinar Ozcan</i> - Winner of Oxford Saïd Research Excellence Award (2024)
2020 – 2022	Laboratory for Innovation Science, Harvard University, USA Visiting Researcher <i>Sponsor: Professor Karim Lakhani</i>

2020 – 2021 **University of Oxford, United Kingdom**
Coordinator, Platform Economy Seminar Series

Education

2016 – 2021 **Warwick Business School, University of Warwick, United Kingdom**
MPhil/PhD in Business and Management
Supervisors: Professors Pinar Ozcan and Markos Zachariadis
- Research Assistant (Jan 2018 – Nov 2018)
- Tutor, Strategy Analysis and Practice (Oct 2017 – Jan 2018)

2013 – 2014 **King's College London, United Kingdom**
MSc in Political Economy of Emerging Markets

2008 – 2013 **Bilkent University, Turkey**
B.S. in Industrial Engineering (Graduated with High Honour)
Minor degree in Psychology

2011 **Georgia Institute of Technology, United States of America**
Industrial & Systems Engineering (Visiting Student)

2009 – 2013 **Anadolu University, Open Education Faculty, Turkey**
Associate Degree in Brand Communication (Second University, 2011–2013)
Associate Degree in Radio and Television Programming (Second University, 2009–2011)

2004 – 2008 **T.C. Ziraat Bankası Balıkesir Fen Lisesi (Science High School), Turkey**
Specialized in Math and Science, 3rd in graduating class.

Peer-Reviewed Publications

Ozcan, P., Dinckol, D., and Zachariadis, M., 2026. "The rise of platforms in regulated industries: Ownership, curation, and the asymmetric strategies of challenger versus incumbent banks". *Research Policy*, Coevolution of Financial and Technological Innovations Special Issue.

Dinckol, D., Zachariadis, M. and Ozcan, P., 2023. "Regulatory Standards and Consequences for Industry Architecture: The Case of UK Open Banking". *Research Policy*, Standards and Innovation Special Issue.

Ozalp, H., Ozcan, P., Dinckol, D., Zachariadis, M. and Gawer, A., 2022. "Digital Colonization" of Highly Regulated Industries: An Analysis of Big Tech Platforms' Entry into Health Care and Education. *California Management Review*.

Working Papers

AI-Driven Entrepreneurship in Regulated Industries: A Study of UK Fintech Ventures

Dize Dinckol, Jack Fraser, Pinar Ozcan. To be submitted to SEJ in Fall, 2026.

3rd Toronto Fintech Conference Best PhD Paper Prize – Winner, 2020

SMS 40th Annual Conference Best PhD Paper Prize – Nominated, 2020.

Enhancing Global Competitiveness through Cross-Country Research and Innovation Partnerships

Dize Dinckol, Muthu De Silva, Andrew Watkins. To be submitted to Global Strategy Journal in early Winter, 2027.

Human-AI Collaboration for Organizational Value Creation

Dize Dinckol, Muthu De Silva. To be submitted to AMR in late Winter, 2027.

From Pilots to Scale: Advancing Data-Driven Innovation in Policymaking

Omar Abou Hamdan, Muthu De Silva, *Dize Dinckol*, Tim Vorley. To be submitted to Research Policy in early Summer, 2027.

Early stage works: How ethical practices lead to economic value/contribute to national competitiveness? (with Muthu De Silva)

Non-academic Papers and Teaching Cases for Impact

To be published in 2026: – University-Driven International R&I Generating Economic Value to the UK, Oxford, UK: Innovation and Research Caucus (by Muthu De Silva, Dize Dinckol, Andrew Watkins)

– Scaling Mission-Oriented Pilot Projects: Advancing Data-Driven Innovation, Oxford, UK: Innovation and Research Caucus (by Omar Abou Hamdan, Muthu De Silva, Dize Dinckol, Tim Vorley)

2025: Measuring the Reputational Impact of International R&I Investments, Oxford, UK: Innovation and Research Caucus (by Muthu De Silva and Dize Dinckol)

2024: Open banking in the UK: Standardisation and its consequences, Duckbucks (by Pinar Ozcan and Dize Dinckol)

2021: Female Founders in Fintech Case Series: Stepladder, Oxford Future of Finance and Technology Initiative (by Ozcan, P., D. Dinckol, A. Sage)

2020: The Covid-19 impact on fintech: now is the time to boost investment, LSE Blogs (by Zachariadis, M., P. Ozcan, and D. Dinckol)

2018: – The Book on Open Banking: A Series of Essays on the Next Evolution of Money, Bud Publications (by Zachariadis, M., P. Ozcan, and D. Dinckol)

– Monzo, Revolut and other challenger banks are shaking up the industry, Article at The Conversation UK (by Ozcan, P., D. Dinckol and M. Zachariadis)

2017: Understanding APIs in Banking 2017: Trends, Drivers & Best Practices in Open Banking, Industry Report.

Grants and Scholarships

*** Strategy Research Foundation – SMS (Jan, 2018)**

Awarded as part of Pinar Ozcan's team to study financial firm strategy and market transformation following the introduction of open banking regulations in the UK.

*** Ministry of National Education Scholarship (Dec, 2014) – PhD**

Awarded based on academic success and after attending an interview.

*** Jean Monnet Scholarship (July, 2013) – MSc**

Selected as a scholar after being evaluated according to TOEFL score, undergraduate degree, and motivations for applying, attending a written examination and interview (all in English).

*** Bilkent University Comprehensive Scholarship (Aug, 2008) – B.S.**

Scholars are determined according to their ÖSS (University Entrance Examination) scores.

*** TÜBİTAK National Scholarship Programme for Graduate Studies (2013 – awarded for MSc and PhD degrees in Turkey, not used)**

Also awarded two separate scholarships by TÜBİTAK (one for postgraduate studies in Engineering & Science, the other for postgraduate studies in Social Sciences) in 2013 for doctoral study at a Turkish University, in favour of the Jean Monnet Scholarship.

Invited and/or Conference Presentations

- Webinar for DSIT and UKRI: Economic Benefits of International R&I Collaboration, 2026. IRC Report Presentation to 100+ policymaker attendees.

- School of Business and Law Seminar at University of Brighton, Brighton, 2024. Paper Presentation: Regulatory Standards and Consequences for Industry Architecture: The Case of UK Open Banking.
- SMS Annual Conference, London, 2022. Paper Presentation: AI-Driven Entrepreneurship in Data Sensitive Markets: A Study of UK Fintechs.
- SMS Annual Conference, London, 2022. Paper Presentation: Regulatory Standards and Consequences for Industry Architecture: The Case of UK Open Banking; nominated for SMS Annual Conference Best Paper Prize.
- SMS Extension on Industry Emergence & Evolution in an Open World, Oxford, 2022. Paper Presentation: Regulatory Standards and Consequences for Industry Architecture: The Case of UK Open Banking.
- AOM Annual Conference, Seattle, 2022. Paper Presentation: AI-Driven Entrepreneurship in Data Sensitive Markets: A Study of UK Fintechs; nominated for the Best Paper Award and selected for publication in Academy of Management Annual Meeting Proceedings.
- AOM Annual Conference, Seattle, 2022. Paper Presentation: Regulatory Standards and Consequences for Industry Architecture: The Case of UK Open Banking.
- 3rd Fintech Toronto Conference, 5 November 2020. Paper Presentation: AI-driven Start-ups in Fintech: Market Entry and Business Model Evolution in the UK.
- CCC Doctoral Consortium, 5 June 2020. Paper Presentation: Data-driven Start-ups in Fintech: Market Entry and Business Model Evolution in the UK.
- Oxford Platform Economy Seminar Series, 19 May 2020. Paper Presentation: Data-driven Start-ups in Fintech: Market Entry and Business Model Evolution in the UK.
- AOM Annual Conference, Boston, 2019. Paper Presentation at TIM Conversation Sessions: "Platformification of Banking in the UK".
- 35th EGOS Colloquium, Edinburgh, 2019. Paper Presentation: "Platformification of Banking in the UK".
- SMJ Special Issue Conference (on Strategies for Platform Ecosystems), Minneapolis, 2018. Paper: "Platformification of Banking in the UK".
- SMS Annual Conference, Paris, 2018. 15th Annual Doctoral Workshop.

Professional Service

Ad-hoc reviewer: Strategic Entrepreneurship Journal, Strategy Science, Research Policy, Organization Studies, California Management Review.

Tests

- **GRE (Dec, 2012).** Quantitative: 169 out of 170
- **ÖSS (June, 2008) – University Entrance Examination in Turkey (1,504,533 participants)**
232nd in Turkey (Turkish-and-Math score), and 858th in Turkey (Math-and-Science score)