

Albert Di Wang

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EDUCATION

The University of Texas at Austin	Austin, USA
Ph.D. in Accounting (Minor: Finance, Econometrics)	2026 (Expected)
Master of Science, Accounting	2023
Southwestern University of Finance and Economics	Chengdu, China
Master of Economics, Financial Engineering	2018
Bachelor of Management, Financial Management	2015

WORK EXPERIENCE

The University of Texas at Austin	Austin, USA
Instructor, Managerial Accounting (Rating: Mean 4.4, Median 5.0)	Summer 2024
Teaching Assistant, Financial Accounting (MBA/MPA)	2021 – Present
Research Assistant for Shuping Chen and Urooj Khan	2021 – Present
JD Finance, JD.com, Inc.	Beijing/Hong Kong, China
Senior Machine Learning Engineer, Department of Risk Management	2018 – 2021
FinTech Researcher, Joint Lab in FinTech and Engineering with CityUHK	2018 – 2021

WORKING PAPERS

International Oversight and Global Capital Flow

with Shuping Chen and Nick Hallman (based on 2nd-year summer paper)

- **Presentations:** PCAOB Conference 2024, FARS Midyear 2024, etc.
- **Short Abstract:** We observe that the propensity of foreign companies choosing the U.S. as their listing destination has almost halved in the past two decades. Using the staggered rollout of PCAOB international inspections across 55 countries, we identify U.S. regulatory oversight as a significant deterrent. The effect is especially pronounced for firms with proprietary or national security concerns and those facing higher compliance costs. Rather than forgoing foreign listings, these companies increasingly choose non-U.S. host countries to avoid such oversight.

Deciphering the Impact of BigTech Consumer Credit

with Lei Chen, Wenlan Qian, and Qi Wu

- **Presentations:** NBER China 2024, SFS Cavalcade North America 2024, etc.
- **Short Abstract:** Large technology companies (BigTechs) have captured more than 75% of the FinTech credit market. Using proprietary data from a major e-commerce BigTech, we examine how BigTech credit shapes user spending. Our stacked DiD finds a 19% spending increase among credit recipients, driven by higher purchase frequency and conversion rates, with effects strongest among users likely excluded from traditional credit, less active on the platform, and in regions with strong e-commerce logistics. Our findings highlight BigTechs' role in financial inclusion and the synergy between their lending and core business, helping explain their growing influence in FinTech lending.

PRE-PHD PAPERS IN AI CONFERENCES

- [1] Fan, X., Wei, X., **Wang, D.**, Zhang, W., & Qi, W. (2020). Multi-step prediction of financial asset return volatility using parsimonious autoregressive sequential model. In *Proceedings of 2019 European Conference on Machine Learning and Principles and Practice of Knowledge Discovery in Databases (ECML-PKDD) - Workshop on Mining Data for Financial Applications*.
- [2] Ren, Y., Du, Y., & **Wang, D.** (2018). Tackling adversarial examples in QA via answer sentence selection. In *Proceedings of 2018 Annual Meeting of the Association for Computational Linguistics (ACL) - Workshop on Machine Reading for Question Answering*.
- [3] Du, Y. & **Wang, D.** (2017). Minimizing the Value-at-Risk of loan portfolio via deep neural networks. In *Proceedings of 2017 International Joint Conference on Artificial Intelligence (IJCAI) - Workshop on AI Applications in E-Commerce*.

SELECT CONFERENCE PRESENTATIONS

2025 Swiss Accounting Research Alpine Camp (scheduled)
2024 Illinois Symposium on Auditing Research*
2024 PCAOB Conference on Auditing and Capital Markets
2024 NBER Chinese Economy Working Group Meeting*
2024 SFS Cavalcade North America
2024 AAA FARS Midyear Meeting
2019 SIAM Conference on Financial Mathematics and Engineering
2019 European Conference on Machine Learning*
2018 Annual Meeting of the Association for Computational Linguistics*
2017 International Joint Conference on Artificial Intelligence

** indicates coauthor presentation.*

PROFESSIONAL SERVICE

Discussant for Hawaii Accounting Research Conference (HARC 2024)

Reviewer for FARS Midyear Meeting (2024, 2025), AAA Annual Meeting (2024), HARC (2023, 2024, 2025)

SELECT HONORS AND AWARDS

2025 AAA FARS Doctoral Consortium Fellow
2024 HARDI Doctoral Consortium Fellow
2024 Eugene and Dora Bonham Memorial Fund in Business
2023 McCombs Research Excellence Grant
2023 Provost's Office Research Grant
2024 University Graduate Continuing Fellowship
2021-2024 Dean's Office and Department Fellowship
2018 Outstanding Master's Thesis Award
2017 China National Scholarship
2015 Outstanding Graduate Award
2015 Pan-China Certified Public Accountants Scholarship
2014 Meritorious Winner in Mathematical Contest in Modeling

OTHERS

- **Membership:** American Accounting Association, Society for Financial Econometrics.
- **Languages:** English, Mandarin (native).
- **Programming:** Python, R, Stata, SAS, Hive SQL, Shell script, LaTeX.
- **Quantitative Skills:** Econometrics, Machine Learning, Natural Language Processing.
- **Hobbies:** weight training, playing basketball, watching football, playing electric/acoustic guitar, and cooking.