Asya Chzhen

in Asya Chzhen | ✉ a.chzhen@uea.ac.uk | 📱 (+44)7392929369 | 🏠 Norwich, UK

SUMMARY

Fourth-year PhD candidate in Economics specialising in applied financial economics and microeconometrics, focusing on the intersection of digital finance and financial inclusion. Contributed to higher education teaching, assessment, and feedback, and holds Associate Fellowship of Advance HE. Demonstrated expertise in conducting both quantitative and qualitative research. Proficient in statistical software such as Stata, R, and SPSS, for data-driven insights. Skilled in collaborative projects, having worked with diverse teams across international institutions. Experience in writing reports targeting various audiences. Fluent in English and Chinese, with intermediate proficiency in Japanese and Russian.

EDUCATION

2025/6 (expected)	**PhD in Economics**	**University of East Anglia**, United Kingdom

Working Title: Financial Inclusion Through Digital Finance: Global Evidence
Supervisors: Peter Moffatt, Andrea Calef, Ben Mcquillin
Submission: (proposed date) December 2025

2022	**MSc Finance & MA Finance**	**Nanyang Technological University**, Singapore
		Peking University, China
		(Double-Master's Degree Programme)
2019	**Bachelor in Economics**	**Peking University**, China

PUBLICATIONS

S. Wang; X. Zheng.数字普惠金融促进共同富裕及减缓相对贫困的实证研究(An Empirical Study on Promoting Common Prosperity and Alleviating Relative Poverty with Digital Inclusive Finance), 农村金融研究(Rural Finance Research), 1003-1812. 2022.
note: published under my Chinese name Xiaying Zheng; peer-reviewed journal managed by the China Rural Finance Society; 15 citations on CNKI (China National Knowledge Infrastructure) as of May 2025

CONFERENCE PRESENTATIONS

"What Drives the Global Diffusion of Digital Finance? Socioeconomic and Demographic Determinants", 1st International Conference on Applied Economics and Financial Issues, Oral Presentation, August 2025

"What Drives the Global Diffusion of Digital Finance? Socioeconomic and Demographic Determinants", 6th Financial Economics Meeting (FEM-2025), Oral Presentation, December 2025

INTERNAL AND DEPARTMENTAL TALKS

"Determinants of Digital Finance and the Impact of Policy", ECO Internal Seminar, School of Economics, University of East Anglia, March 2024

"Fostering Inclusive Digital Finance Through Regulation: A Game Theoretical Analysis", PhD mini-Conference, School of Economics, University of East Anglia, June 2025

Working Papers

(*Revise & Resubmit at Nature*) Brodeur et al., The Reproducibility and Robustness of Economics and Political Science, 2025 (older version: I4R Discussion Paper 107)

A. Calef, A. Chzhen, M. Mandas, F. Motoki, A comment on "Effects of Banking Competition", 2025

A. Chzhen, "What Drives the Adoption and Usage of Digital Finance? Global Evidence on Socioeconomics and Demographic Determinants", PhD thesis chapter, supervisors: Peter Moffatt, Andrea Calef.

A. Chzhen, "The Effect of Digital Finance on Inequality: Cross-Country Evidence", PhD thesis chapter, supervisors: Peter Moffatt, Andrea Calef.

A. Chzhen, "Fostering Inclusive Digital Finance Through Regulation: A Game Theoretical Analysis", PhD thesis chapter, supervisors: Peter Moffatt, Ben Mcquillin.

Teaching Experience

Associate Tutor, University of East Anglia   Sep 2024 - Dec 2024

– Led Stata lab seminars for 25 students in the ECO PGR module ECO-7000A (Econometric Methods).
– Provided individual assistance to address students' questions and support their learning.
– Assessed and marked summative tests and final exams, ensuring consistency and fairness by adhering to standardized grading criteria.

Associate Tutor, University of East Anglia   Oct 2023 - Nov 2023

– Marked and assessed 200 exam papers for ECO PGR core module ECO-7011A (Economic Concepts), Microeconomics Test and Macroeconomics Test, ensuring consistency and fairness in marking by adhering to standardized grading criteria.
– Provided detailed feedback to students to assist them with understanding their performance and areas for improvement.
– Collaborated with faculty members in discussing grading standards and resolving any discrepancies in assessment.

Research Experience

Research Assistant, Peking University   Aug 2022

– Conducted literature review: Main characteristics of China's FDI in Sub-Saharan African countries, research linking China's FDI to changes in human capital, living standards, and education level of local communities, research methods adopted in similar studies, etc.

Other Work Experience

Market Research Intern, Beijing Insight Essence Intelligent Technology Co., Ltd.　　Jan 2021 - Apr 2021

- Assisted in the preparation of the company's business plan.
- Conducted market analysis of FinTech and supply chain finance industry.
- Generated report with competitive analysis, customer analysis, and market assessment, providing reference for the company's current and future strategies.

Scholary Engagements

Norwich Replication Games　　　　　　　　　　　　　　　　　　　　　　Jul 2023

- Collaborated with a team of researchers to replicate the work by Carlson et al., using Stata to conduct rigorous statistical analysis to verify the resutls of the study.
- Prepared detailed reports to summarize the replication process and findings.

Skills and Languages

IT Skills　　Stata, R, SPSS, LaTex, Microsoft Office

Languages　　Fluent: English, Chinese (HSK6);
　　　　　　　　Intermediate: Russian, Japanese(N1 JLPT Japanese Embassy), Ukrainian

Awards and Scholarships

UEA Postgraduate Studentship　　　　　　　　　　　　　　　　Oct 2022 - Oct 2025

- Three-year studentship covering international tuition fees, a maintenance grant, and a research support grant.

Beijing International Students Scholarship　　　　　　　　　　　　　　　　2021

- Scholarship Covering 25% of tuition fees in 2021, awarded on the basis of outstanding track record.

Licenses & Certifications

Associate Fellowship Certificate (AFHEA)　　　　　　　　issued by: AdvanceHE

Training certificate: Mixed methods research & evaluation:　　issued by: Institute of Development Studies
addressing poverty and inequality in a complex, fast-changing world

Associations and Memberships

Royal Economic Society

UEA Applied Econometrics and Finance Research Group