Xiaotong Liu

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EDUCATION BACKGROUND

University College London

UK

MSc Cognitive and Decision Sciences (Faculty of Brain Sciences)

Sep 2024-Sep 2025

- Key Courses: Data Analysis and Visualisation with R (data wrangling, data visualisation, and ANOVA-based analysis of data in R are introduced which will be used in the final dissertation); Computer Programming (Python is used to clean and organise raw data sets in the psychological field); Computational Modelling of Cognition (the range of computational formalism and methods that are currently used in the cognitive sciences is introduced including diffusion models and causal models); Social Psychology; Judgement and Decision Making; Principle of Cognition; Moral Cognition
- Master thesis: Behavioural Insights Exchange collaborating with NHS DigiTrials. Investigating if patients interpret verbal risk communication differently when sourced from AI vs. human physicians. Designing experiments (Qualtrics), collecting data (Prolific), and preparing analysis (Python/R) to evaluate communication efficacy in AI-integrated clinical settings.

University of Nottingham, Ningbo, China (1:1)

Ningbo, China

BSc Hons Finance, Accounting and Management (Faculty of Business)

Sep 2020-Jul 2024

- **Key Courses:** Advanced Financial Accounting, Advanced Management Accounting, Business and Corporate Finance, Information Systems in Finance, Financial Market Theory and Computation
- **Academic Honors:** Dean's/Provost's Scholarship (4 consecutive years), Zhejiang Provincial Government Scholarship, Outstanding Graduate of Zhejiang Province
- **Undergraduate Thesis**: Research on Regional Discrimination in China's Job Market; Conducted quantitative analysis using OLS and ordered logistic regression (Stata) to identify influencing factors. Additionally, a preliminary qualitative analysis of questionnaires was conducted to assess personal beliefs, empirical, and normative social expectations related to social norms

INTERNSHIP EXPERIENCES

ABC Consulting Group

Online

Digital Transformation Consultant

Sep 2024 - Jan 2025

- **Digital Transformation Implementation**: Streamlined 3 core workflows (project management, financial reconciliation, HR processes) for non-profits using Lark multi-dimensional tables, improving standardisation by 40% and cutting budget approval cycles from 14 to 7 days
- **Cross-Departmental Communication**: Bridged communication gaps between finance and operations teams via stakeholder interviews, achieving 89% adoption of digital tools

Huatai Securities Co., Ltd

Shanghai, China

Wealth Management Intern

Jul 2024 - Sep 2024

- Financial Product Promotion Innovation: Revamped client outreach strategies by designing an "Al Trading Platform Workshop & Product Experience Salon" with progressive marketing workflows (training demo conversion). Increased cold-call success rate from 3% to 20% and secured recurring engagement from 30+ clients
- Portfolio Optimisation: Tailored asset allocations across high-volatility (equities, commodities) and low-volatility (fixed income, bonds) products based on client risk profiles, improving satisfaction by 10%.
 Collaborated to screen 150+ high-net-worth clients, boosting office efficiency by 6% and outreach rate to 90%

EY Accounting Firm Ningbo, China

Strategy and Transaction Intern

Jan 2024 - Feb 2024

 Alternative Asset Screening: Built a benchmark database for East China commercial properties. Screened 200+ listings via Anjuke/58.com, verified 45 agencies via calls, and delivered 12 validated options using GPS-tagged Excel trackers, saving 40% due diligence time

- Valuation Data Optimization: Identified 60%+ inflated listing prices on property platforms. Designed a 3-step verification workflow (platform screening call confirmation WeChat documentation) and standardised data templates. Captured 85% reliable rent data for 100+ Hangzhou/Jinan properties
- IPO Prospectus Support: Compiled 50+ key data points on wind/solar energy policies and subsidies across
 10 provinces. Conducted client interviews to map industry chains, supporting 3 core chapters of the prospectus

Bank of China Dezhou, China

Accounting Intern

Jan 2022 - Feb 2022

- Client Service Optimisation: Facilitated 100+ daily clients by directing 80% routine transactions to self-service kiosks. Guided 100+ elderly clients through mobile banking installations, reducing wait times by 8 minutes and increasing app adoption by 5%
- Credit Risk Support: Assisted in risk assessments by organising 120+ corporate financial records via Excel (VLOOKUP), calculating debt-to-equity/inventory turnover ratios, and flagging anomalies. Reduced data errors to 3% in 30+ pre-approval reports

RESEARCH EXPERIENCE

Affective Brain Lab Research Assistant

Jan 2025 - Present

- Literature Review: Conducted comprehensive literature reviews on topics including risk preferences and
 perceptions in large language models, investigating whether these models exhibit cognitive biases such as
 loss aversion, risk aversion, and sunk cost biases analogous to those observed in humans. Also reviewed
 research on habituation to risk, the impact of social media on violent behavior, and the propagation of fake
 news
- Computational Modelling: Explored computational modeling of key parameters in decision-making: risk preference (σ) , loss aversion (λ) , and probability weighting (α)
- **Quantitative Analysis:** Employed R to conduct rigorous quantitative analyses on experimental lottery tasks (win-only, loss-only, mixed) to identify and quantify risk-habituation in participants

Cognitive Science Replication Projects

Sep 2024 - Present

- **Literature Review:** Spearheaded a critical review of 30+ studies on the inversion effect, rationalising the inclusion of facial/car contour stimuli to test domain-specificity vs. expertise hypotheses. Synthesised methodological frameworks from key papers
- Quantitative Analysis: Conducted R/Python-based statistical modelling aligned with pre-registered protocols. Developed data simulations to explore global and local attention mechanisms, enhancing theoretical interpretations

Consumer Behaviour Research Project

Nov 2023 - May 2024

- Literature Review: Analysed the psychological and behavioural impacts of livestream shopping, supporting
 Dr. Boying Li's research on virtual streamers' (VTubers) commercial applications and consumer typologies
 (functional vs. impulsive purchasing), and the research interest is to investigate the effects of e-commerce
 live streaming design on consumer perceptions and behaviour
- Academic Publication: Co-authored "Virtual Idols vs. VTubers: A Design Feature Perspective" in the 24th International Conference on Electronic Commerce (ICEC 2024), comparing audience engagement mechanisms