Xiang (Kerwin) LIAO

CONTACT INFORMATION	Suite1106, Culture Plaza, 59 Zhongguancun Street, Haidian, Beijing, P.R.C. *Mobile:* +86 15501028599 *Email:* kerwin.p.lau@gmail.com *Website:* https://kerwinliao.github.io/

EDUCATION

The Chinese University of Hong Kong, Shenzhen Finance Institute, China   **2018.9 – 2019.11**
M.Sc. in Economics

University of International Relations, Beijing, China   **2010.9 – 2014.6**
B.M. in Administrative Management

CERTIFICATES / OTHER EDUCATION

Renmin University of China, *Self-taught Education*
B.A. in Economics, 2020 expected

National University of Singapore, Singapore   **2014.7 – 2014.9**
M.P.P Candidate in Public Policy (Withdrawal due to financial issue)

Stochastic Processes Data Analysis and Computer Simulation
edX & KyotoUx: 009x, 2019, Grade: 85

Introduction to Computational Thinking and Data Science
edX & MITx: 6.00.2x, 2016, Grade: 82

Introduction to Computer Science and Programming Using Python
edX & MITx: 6.00.1x, 2016, Grade: 88

RESEARCH INTERESTS

Bureaucracy and Power, Inclusive Development, Organizational Economics, Applied Microeconomics, Political Economy

RESEARCH / PAPERS

Danni Lai, Duoguang Bei, Xiugen Mo, Shuo Wang, **Xiang Liao**, Lianyun Zeng (2020) "**Effectiveness Analysis of Fiscal and Financial Policies from the Perspective of Financial Health of Small and Micro Enterprises**". Submitted to *Journal of Financial Research* for review

"**Government's Dilemma: Hike in the Administrative Costs or Sprawl of Social Nonconfidence**"
(In Progress, draft available at https://kerwinliao.github.io/gd.pdf)
Advisor: Xiaojian Zhao, Monash University Department of Economics
- Extension of Rotten Kid Theorem, Trigger Strategy to model the Game
- Focus on Top-up companies' fraudulent commitments

"**Prediction for Morningstar Analyst Rating**", Xiang LIAO (Working Paper)
- Apply KNN, Naïve Bayes, SVM to set up model for mass data
- Employ R/R-studio to clean data and run algorithms
- Available at https://ssrn.com/abstract=3442945
- Distributed in e-journals:
    - Computation Theory eJournal (Vol 2, Issue 56, September 10, 2019)
    - Econometric Modelling: Capital Markets - Asset Pricing eJournal (Vol 8, Issue 106, September 11, 2019)
    - Mutual Funds, Hedge Funds, & Investment Industry eJournal (Vol 11, Issue 155, September 13, 2019)

"**Short-term Effects on Population's Growth from Immigration in Cities with Implementation of 'Three Affordably Houses to One' - Taking Beijing for example**", 2014
- Outstanding Undergraduate Graduation Thesis Award
- Apply empirical approaches for prediction in population

"**Analysis in Policies of Chinese Housing Affordability and in its Future**", 2013
- University academic research project

"**Analysis of Evacuating People Living in the Centre of Beijing Policies**", 2013
- Research paper as Research Assistant of Professor YANG Ka in her project supported by National Social and Scientific Funds for the Young

BOOK CHAPTERS	**Xiang Liao** (2020) "Asset Management for Wage-Earners and Micro and Small Enterprises", *The Report of Financial Inclusion Development in China (2020)*, ed. Duoguang Bei and Xiugen Mo **Xiang Liao** (2020) "White Book of Blue-Collar Workers in Manufacturing (2020)", ed. Duoguang Bei and Xiugen Mo

AWARDS / HONOURS

First Class Subject Prize   2019
The Chinese University of Hong Kong, Shenzhen Finance Institute

Outstanding Undergraduate Thesis Award   2014
University of International Relations

Undergraduate Research Grant   2013
University of International Relations, CNY¥4,000

PROFESSIONAL EMPLOYMENT

Chinese Academy of Financial Inclusion, Beijing, China
Research Assistant, Research Division   **2020.1 – present**
- Write reports, Data analysis and Provide technical support to various projects, including but not limited to:

- o   Financial Diaries China
- o   COVID-19 Influence in China
- o   White Book for Blue-collar Workers in Manufacturing
- o   Financial Health and Education by MetLife

Morningstar, Inc., Shenzhen, China
Operations Analyst, Level II Support, Direct & Reporting   **2017.9 – 2018.7**
- Analyse and process clients' questions in Direct (functional usage, calculation, methodology)

QA Automation Engineer, Direct Cloud, Manager Research   **2015.11 – 2017.9**
- Code in Python/Java to implement automation testing scripts
- Analyse and extract performance data collected by python-based automation tool for weekly report

Data Research Analyst, Global ETF   **2014.9 – 2015.11**

New Oriental Education & Technology Group, Beijing, China
High School English Lecturer   **2012.6 – 2013.6**
Teaching Assistant   **2012.1 – 2012.5**

SKILLS   R, Python, STATA, VBA, MySQL

HOBBIES   Arts: Cuisine, Classical Music, Ukulele
Sports: CrossFit, Basketball, Tennis
Readings: Philosophy (Schopenhauer; Kant), Psychology (Carl Jung; Rolle May), Political Science & History (Philip Kuhn; Huntington)

LANGUAGE   English (Fluent), Mandarin (Native), German (Basic), Japanese (Basic)

PERSONAL   Nationality: Mainland China
INFORMATION   Birthplace: Harbin
Birth Date: Dec. 27