

Xiang (Kerwin) LIAO

(Last Updated on August 17, 2020)

CONTACT INFORMATION	Suite1106, Culture Plaza, 59 Zhongguancun Street, Haidian, Beijing, P.R.C.	<i>Mobile:</i> +86 15501028599 <i>Email:</i> kerwin.p.lau@gmail.com <i>Website:</i> https://kerwinliao.github.io/
EDUCATION	The Chinese University of Hong Kong , Shenzhen, China M.Sc. in Economics	2018.9 – 2019.11
	Renmin University of China , Self-taught Higher Education B.A. in Economics	2021 expected
	University of International Relations , Beijing, China B.M. in Administrative Management	2010.9 – 2014.6
CERTIFICATES / OTHER EDUCATION	National University of Singapore , Singapore M.P.P Candidate in Public Policy (Withdrawal due to financial issue) Stochastic Processes Data Analysis and Computer Simulation <i>edX & KyotoUx: 009x, 2019, Grade: 85</i> Introduction to Computational Thinking and Data Science <i>edX & MITx: 6.00.2x, 2016, Grade: 82</i> Introduction to Computer Science and Programming Using Python <i>edX & MITx: 6.00.1x, 2016, Grade: 88</i>	2014.7 – 2014.9
RESEARCH INTERESTS	Bureaucracy and Power, Organization Theory, Behavioural Economics, Mutual Funds, Social Responsibilities	
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 <i>Journal of Financial Research</i> 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 <ul style="list-style-type: none">• Extension of Rotten Kid Theorem, Trigger Strategy to model the Game• Focus on Top-up companies’ fraudulent commitments	

	<p>“Prediction for Morningstar Analyst Rating”, Xiang LIAO (Working Paper)</p> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> ○ 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) 	
BOOK CHAPTERS	<p>Xiang Liao (2020) “Asset Management for Wage-Earners and Micro and Small Enterprises”, <i>The Report of Financial Inclusion Development in China (2020)</i>, ed. Duoguang Bei and Xiugen Mo</p> <p>Xiang Liao (2020) “White Book of Blue-Collar Workers in Manufacturing (2020)”, ed. Duoguang Bei and Xiugen Mo</p>	
AWARDS / HONOURS	<p>First Class Subject Prize 2019</p> <p>The Chinese University of Hong Kong, Shenzhen Finance Institute</p> <p>Outstanding Undergraduate Thesis Award 2014</p> <p>University of International Relations</p> <p>Undergraduate Research Grant 2013</p> <p>University of International Relations, CNY¥4,000</p>	
PROFESSIONAL EMPLOYMENT	<p>Chinese Academy of Financial Inclusion, Beijing, China</p> <p><i>Research Assistant, Research Division</i> 2020.1 – present</p> <ul style="list-style-type: none"> • Write reports, Data analysis and Provide technical support to various projects, including but not limited to: <ul style="list-style-type: none"> ○ Financial Diaries China ○ COVID-19 Influence in China ○ White Book for Blue-collar Workers in Manufacturing ○ Financial Health and Education by MetLife <p>Morningstar, Inc., Shenzhen, China</p> <p><i>Operations Analyst, Level II Support, Direct & Reporting</i> 2017.9 – 2018.7</p> <ul style="list-style-type: none"> • Analyse and process clients' questions in Direct (functional usage, calculation, methodology) <p><i>QA Automation Engineer, Direct Cloud, Manager Research</i> 2015.11 – 2017.9</p> <ul style="list-style-type: none"> • Code in Python/Java to implement automation testing scripts 	

- Analyse and extract performance data collected by python-based automation tool for weekly report **2014.9 – 2015.11**
Data Research Analyst, Global ETF
- New Oriental Education & Technology Group**, Beijing, China **2012.6 – 2013.6**
High School English Lecturer **2012.1 – 2012.5**
Teaching Assistant

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