

Xiang (Kerwin) LIAO

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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 Finance Institute, China M.Sc. in Economics	2018.9 – 2019.11
	University of International Relations, Beijing, China B.M. in Administrative Management	2010.9 – 2014.6
CERTIFICATES / OTHER EDUCATION	Renmin University of China, Self-taught Education B.A. in Economics , 2020 expected	
	National University of Singapore, Singapore M.P.P Candidate in Public Policy (Withdrawal due to financial issue)	2014.7 – 2014.9
	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>	
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 <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	

“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 and Peixiang Guo (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:

- Financial Diaries China
- COVID-19 Influence in China
- White Book for Blue-collar Workers in Manufacturing
- 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 INFORMATION	Nationality: Mainland China Birthplace: Harbin Birth Date: Dec. 27