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| **Xiang (Kerwin) LIAO** | (Last Updated in September, 2021) |

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| Contact Information | Darla Moore School of Business, 457J3,  1014 Greene Street,  Columbia, SC, 29208 | *Email:* xiang.liao@grad.moore.sc.edu  *Website:* https://kerwinliao.github.io/ | |
| EDUCATION | **University of South Carolina,** Columbia, U.S.  **Ph.D. Student in International Business**  **The Chinese University of Hong Kong,** Shenzhen, China  **M.Sc. in Economics**  **Renmin University of China,** Self-taught Higher Education  **B.A. in Economics**  **University of International Relations**, Beijing, China  **B.M. in Administrative Management** | | **2021.8 – 2026.5 (Expected)**  **2018.9 – 2019.11**  **2021**  **2010.9 – 2014.6** |
| RESEARCH INTERESTs | International Contexts of Social Trust, Government’s Intervention on Markets, Computational Modelling, Behavioural Economics | | |
| Research / Papers | “**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) | | |
| 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   * Featured by *Sina Finance* (in Chinese): [https://finance.sina.com.cn/money/bank/bank\_hydt/ 2020-12-21/doc-iiznctke7686513.shtml?cref=cj](https://finance.sina.com.cn/money/bank/bank_hydt/2020-12-21/doc-iiznctke7686513.shtml?cref=cj) * Available at CAFI website: [http://www.cafi.org.cn/upload/file/20201125/160627120965974 2.pdf](http://www.cafi.org.cn/upload/file/20201125/1606271209659742.pdf) | | |
| AWARDS / honours | **First Class Subject Prize**  The Chinese University of Hong Kong, Shenzhen Finance Institute  **Outstanding Undergraduate Thesis Award**  University of International Relations  **Undergraduate Research Grant**  University of International Relations, CNY¥4,000 | | 2019  2014  2013 |
| Professional employment | **Chinese Academy of Financial Inclusion**, Beijing, China  *Research Assistant, Research Division*   * Write reports, Data analysis and Provide technical support to various projects, including but not limited to:   + Financial Diaries China funded by World Bank   + COVID-19 Influence in China   + White Book for Blue-collar Workers in Manufacturing   + Financial Health and Education funded by MetLife   **Morningstar, Inc.**, Shenzhen, China  *Operations Analyst, Level II Support, Direct & Reporting*   * Analyze and process clients' questions in software Direct (functional usage, calculation, methodology)   *QA Automation Engineer, Direct Cloud, Manager Research*   * Code in Python/Java to implement automation testing scripts * Analyze and extract performance data collected by python-based automation tool for weekly reports   *Data Research Analyst, Global ETF*  **New Oriental Education & Technology Group**, Beijing, China  *High School English Lecturer*  *Teaching Assistant* | | **2020.1 – 2021.5**  **2017.9 – 2018.7**  **2015.11 – 2017.9**  **2014.9 – 2015.11**  **2012.6 – 2013.6**  **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) | | |