
CONTACT INFORMATION	Darla Moore School of Business, 457J3, 1014 Greene Street, Columbia, SC, 29208	<i>Email:</i> xiang.liao@grad.moore.sc.edu <i>Website:</i> https://kerwinliao.github.io/
EDUCATION	University of South Carolina , Columbia, U.S. Ph.D. Student in International Business	2021.8 – 2026.5 (Expected)
	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
	University of International Relations , Beijing, China B.M. in Administrative Management	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 <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) <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	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 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
- Available at CAFI website: <http://www.cafi.org.cn/upload/file/20201125/1606271209659742.pdf>

AWARDS / HONOURS	<p>First Class Subject Prize 2019 The Chinese University of Hong Kong, Shenzhen Finance Institute</p> <p>Outstanding Undergraduate Thesis Award 2014 University of International Relations</p> <p>Undergraduate Research Grant 2013 University of International Relations, CNY¥4,000</p>
PROFESSIONAL EMPLOYMENT	<p>Chinese Academy of Financial Inclusion, Beijing, China <i>Research Assistant, Research Division</i> 2020.1 – 2021.5</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 funded by World Bank ○ COVID-19 Influence in China ○ White Book for Blue-collar Workers in Manufacturing ○ Financial Health and Education funded by MetLife <p>Morningstar, Inc., Shenzhen, China <i>Operations Analyst, Level II Support, Direct & Reporting</i> 2017.9 – 2018.7</p> <ul style="list-style-type: none"> • Analyze and process clients' questions in software 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 • Analyze and extract performance data collected by python-based automation tool for weekly reports <p><i>Data Research Analyst, Global ETF</i> 2014.9 – 2015.11</p> <p>New Oriental Education & Technology Group, Beijing, China <i>High School English Lecturer</i> 2012.6 – 2013.6 <i>Teaching Assistant</i> 2012.1 – 2012.5</p>
SKILLS	R, Python, STATA, VBA, MySQL
HOBBIES	<p>Arts: Cuisine, Classical Music, Ukulele</p> <p>Sports: CrossFit, Basketball, Tennis</p> <p>Readings: Philosophy (Schopenhauer; Kant), Psychology (Carl Jung; Rolle May), Political Science & History (Philip Kuhn; Huntington)</p>
LANGUAGE	English (Fluent), Mandarin (Native)