
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	First Class Subject Prize The Chinese University of Hong Kong, Shenzhen Finance Institute	2019
	Outstanding Undergraduate Thesis Award University of International Relations	2014
	Undergraduate Research Grant University of International Relations, CNY¥4,000	2013
PROFESSIONAL EMPLOYMENT	Chinese Academy of Financial Inclusion , Beijing, China <i>Research Assistant, Research Division</i>	2020.1 – 2021.5
	<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 	
	Morningstar, Inc. , Shenzhen, China <i>Operations Analyst, Level II Support, Direct & Reporting</i>	2017.9 – 2018.7
	<ul style="list-style-type: none"> • Analyze and process clients' questions in software Direct (functional usage, calculation, methodology) 	
	<i>QA Automation Engineer, Direct Cloud, Manager Research</i>	2015.11 – 2017.9
	<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 	
	<i>Data Research Analyst, Global ETF</i>	2014.9 – 2015.11
	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
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)	