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LIN TANG

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The University of Hong Kong, Pok Fu Lam Road, Hong Kong SAR, China

EDUCATIONAL BACKGROUND

- 09/2020 - Present** The University of Hong Kong, Hong Kong SAR, China
Ph.D. Candidate in Finance
Supervisor: Prof. Joe Hong Zou
- 09/2018 - 06/2020** Central University of Finance and Economics, Beijing, China
Master of Economics in Insurance
- 09/2014 - 06/2018** Central University of Finance and Economics, Beijing, China
Bachelor of Economics in Insurance (*major*) and Bachelor of Administration in Accounting (*minor*)

RESEARCH EXPERIENCES

Research Interests

Household finance (insurance and risk management, pension, household portfolio); Corporate finance (bond default, risk management, employee pension plans); FinTech (FinTech lending, digital payment)

Working Papers

Does Mobile Payment Adoption Reduce Corruption? Cross-country Evidence

Co-authored with Prof. Joe Hong Zou and Prof. Yuhai Xuan (UCI)

Presented at: 2023 CICF, 8th International Conference on Smart Finance, 2022 CFTR, 2022 HKU Business School Seminar, 4th Greater China Area Finance Conference, 2022 AsianFA, 2022 World Finance Conference, 2022 Modern Risk Society PhD Seminar

When Expectations of Implicit Government Debt Guarantees Diminished, Do Retail Stock Investors Run Away?

Co-authored with Prof. Joe Hong Zou and Prof. Zhi Zhuo (SWUFE)

Presented at: 2024 CICF (*to be held*), 2023 University of Macau FBA Seminar Series, 2023 HKU Business School seminar, 2023 Modern Risk Society PhD Seminar, 2022 China International Conference on Insurance and Risk Management (*Best Paper Award*), 2022 CIRF

Work in Progress

Household Portfolio Changes under Public Pension Crisis: Evidence from China

Co-authored with Prof. Joe Hong Zou

Presented at: 2nd HKU Summer Finance Conference PhD Consortium

Non-traditional information in FinTech lending

Co-authored with Prof. Bo Liu (UESTC) and Prof. Joe Hong Zou

Publications

Chen, H., Ding, Y., Tang, L., & Wang, L. (2022). Impact of Urban–Rural Medical Insurance Integration on Consumption: Evidence from Rural China. *Economic Analysis and Policy*, 76, 837-851.

Chen, H., Tang, L., & Wang, X. (2020). Directors' and Officers' Liability Insurance and Firm Value: An Empirical Study Based on Chinese A-Share Listed Firms. *Chinese Review of Financial Studies*, 5, 51-69.

PROFESSIONAL SERVICES

2023 - Present PhD Student Representative in Finance, HKU Business School

2022 - Present Coordinator of Modern Risk Society (MRS) PhD Seminar

2023 Ad-hoc referee, 8th International Conference on Smart Finance

2021 Ad-hoc referee, *The British Accounting Review*

2019 Member, National Natural Science Fund Project of China, "Evaluation of Welfare Effects and Policy Optimization: Study on the Integration of Basic Medical Insurance System of Urban and Rural Residents."

TEACHING AND WORK EXPERIENCES

2021 Teaching assistant, Master of Finance: *Behavioral Finance*, HKU

2020 Teaching assistant, EMBA: *Corporate Finance*, HKU

2020 Teaching assistant, UG: *Insurance Company Operation and Management*, CUFÉ

2019 Teaching assistant, UG course: *Insurance Economics*, CUFÉ

2018 Intern, Investigation on the performance of basic relief work to people in need, entrusted by Ministry of Civil Affairs, Tsingyan Lingzhi Information Consulting (Beijing) Co., Ltd, Beijing

HONORS AND AWARDS

2020 - Present Postgraduate Scholarship, HKU

2024 Professor and Mrs Ko Wah Man Norman Enlightenment Scholarship

2023 PhD Research Progress Award, HKU Business School

2020 PhD Entrance Scholarship, HKU Business School
2020 Outstanding Master's Thesis & Outstanding Graduate, CUFU
2019 First Prize of Graduate Academic Scholarship, CUFU
2019 Academic Scholarship for Graduate Students, CUFU
2017 National Scholarship for Encouragement, Ministry of Education
2015 - 2017 Academic Merit Scholarships, three times, CUFU

SKILLS

Languages Mandarin (native), English (fluent), Cantonese (basic)
Software Stata, Python, SPSS, SQL, LaTeX