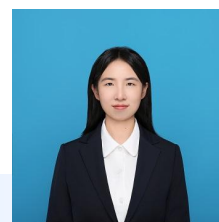


Jin Liu

Date of birth: 1993.10.17

Phone:18710186408



Education and Training Background

2021.08-2025.06 School of Economics, Minzu University of China

PhD in Economics for Chinese Ethnic Minorities (**Mentor: Professor Zhang Lijun**)

Title of Doctoral Dissertation: *Research on the Impact of Digital Economy on Industrial Structure in Ethnic Regions*

2017.08-2019.05 School of Finance, Tsinghua University

Training on courses such as New Structural Finance, Investment, and Corporate Finance

2015.07-2017.06 School of Economics, Jilin University

Academic Master's degree in finance (GPA: 3.5)

2011.09-2015.06 School of Economics, Jilin University

Bachelor's degree in finance (GPA: 3.6)

Work Experience

2019.05- Information Network of the Development Research Center of the State Council

Department and Position: Senior Researcher in the Financial Research Department

Title: Assistant Researcher at the Development Research Center of the State Council, Intermediate Economist

Work direction: (1) Digital Economy: Research on China's digital economy development policies, enterprise digital transformation models, etc. (2) Financial Technology: Technological exploration and development path of financial technology and regulatory technology (3) Rural Development: Research on Rural Revitalization and relative poverty

2017.04-2019.05 National Institute of Finance, Tsinghua University

Department and Position: Intermediate Researcher at the Financial Technology Center

Professor Zhang Xiaoyan, Vice Dean of the PBC School of Finance at Tsinghua University, serves as Director

Work direction: Financial technology, research on the application of new technologies such as AI in the financial field, legal digital currencies, third-party payments, and other new payment methods

2016.06-2017.01 National Information Center, National Development and Reform Commission

Department and Position: Internship Researcher at Postdoctoral Mobile Station

Work direction: Research on e-government and digital economy

Research Achievements

1. Main Published Papers

- (1) **(CSSCI)** Zhang Lijun, Liu Jin. The Mechanism and Practical Path of Promoting the Construction of the Chinese National Community through the Equalization of Basic Public Services[J]. Ethnic Studies, 2024, (03): 48-63+144-145.
- (2) **(CSSCI)** Zhang Lijun, Liu Jin. The Digital Economy Helps to Build a Modern Industrial System in Ethnic Regions: Theoretical Logic and Practical Path[J]. Journal of Southwest University for Nationalities (Humanities and Social Sciences Edition), 2024, 45 (06): 122-131.
- (3) **(CSSCI)** Liu Jin, Zhang Xin, Huang Zhihuan, Qiao Zhi. The Impact of Stock Market Assets and Housing Assets on Household Consumption: Empirical Evidence from 41 Countries and Regions[J]. Journal of Zhengzhou University (Philosophy and Social Sciences Edition), 2022, 55 (05): 50-55.
- (4) **(CSSCI)** Liu Zhenzhong, Liu Jin. 70 years of Chinese Finance: Historical Context, Contributions to the Times, and Prospects[J]. Contemporary Finance and Economics, 2019 (10): 46-57.
- (5) **(CSSCI Extended Edition)** Liu Jin. Research on the Progress of Local Government Data Open Platform Construction under the Novel Coronavirus Pneumonia Epidemic[J]. Digital Library Forum, 2020 (02): 3-9.
- (6) **(CSSCI Extended Edition)** Liu Jin. Current Situation Assessment and Countermeasure Analysis of the Agricultural and Rural Data Opening by the Chinese Government: Taking 8 Local Government Data Opening Platforms as Examples[J]. New Century Library, 2020 (12): 86-92.
- (7) **(Peking University Core Journals)** Liu Jin. Research on the Impact and Challenges of Non Bank Payment Institution Clearing Platform[J]. New Finance, 2019 (04): 56-59.
- (8) **(Peking University Core Journals)** Liu Jin, Li Zhen, Gong Rongrong, Liu Ying. Exploration of the Application of Big Data in Evaluating the Development Level of Rural Revitalization: Taking Rural Title Data as an Example[J]. Modernization of Management, 2022 (01): 136-140.
- (9) **(Peking University Core Journals)** Liu Jin. Digital Economy and High Quality Economic Development in Western Regions: Theoretical Logic and Practical Path[J]. Research on Technology Economy and Management, 2023 (03): 14-20.
- (10) **(Peking University Core Journals)** Liu Jin, Li Zhen, Tian Jingwen. Digital Inclusive Finance, Rural Resident Consumption, and Rural Revitalization[J]. Research on Technology Economy and Management, 2024 (04): 146-152.
- (11) **(AMI)** Liu Jin, Ke Yan, Ma Teng. Overview and Prospect of Smart Beta Markets in China and

the United States[J]. Tsinghua Financial Review, 2019 (10): 91-94.

(12) (AMI) Liu Jin. Stablecoins Research: Taking USDT as an Example[J]. Tsinghua Financial Review, 2019 (07): 107-110.

(13) (AMI) Liu Jin. Analysis of the Impact of Blockchain Technology on Monetary System and Policy[J]. Tsinghua Financial Review, 2018 (02): 66-68.

(14) (AMI) Liu Jin. Research on the Current Situation, Problems and Countermeasures of Financial Data Openness of Local Governments in China[J]. Tsinghua Financial Review, 2020 (07): 96-98.

(15)Liu Jin. The Application Direction and Technology Selection of Regulatory Technology (Regtech): A Study Based on FCA Practice in the UK[J]. North China Finance, 2019 (08): 17-29.

(16)Liu Jin. The Current Situation, Problems and Countermeasures of Medical and Health Data Openness in China: A Study Based on Six Local Government Data Openness Platforms[J]. Journal of Library and Information Science, 2020,5 (09): 44-52.

(17)Liu Jin. Research on the Development Model of Local Government Data Openness in China: A Case Study of Shandong Province[J]. Library and Information Guide, 2020,5 (04): 27-33

(18)Liu Jin. Construction of the Value Evaluation System for Unicorn Enterprises in the Big Data Environment[J]. China Asset Appraisal, 2020 (05): 44-49+59.

(19)Liu Jin. Research on the Development Model of Local Government Data Openness in China: Taking Guangdong, Shandong, and Guizhou Provinces as Examples[J]. Intelligence Exploration, 2020 (05): 82-90.

(20)Liu Jin, Zhang Zhong. Research on Types of Rural Big Data Sources[J]. Contemporary Rural Finance and Economics, 2020 (02): 2-7.

(21)Liu Jin, Li Zhen, Wang Kai. Digital Economy Innovation and Economic Development in Underdeveloped Regions: Theoretical Analysis and Guizhou Experience[J]. Western Economic Management Forum, 2021, 32 (02): 20-30.

(22)Liu Jin, Ding Shangyu, Meng Qingzhuang. Research and Practice of Big Data Portrait System for Rural Revitalization[J]. Western Economic Management Forum, 2022, 33 (03): 10-20.

(23)Liu Jin. Theoretical Logic and Practical Path of Digital Economy Promoting the Optimization and Upgrading of China's Industrial Structure[J]. Statistics and Consulting, 2024 (10): 34-37.

2.Working Papers

2017.08- Published more than 50 working papers such as "Research on the Development of Data Elements in China", "Exploration of Legal Digital Currency of the People's Bank of China", "Regulation of Third-Party Payment Platforms in China", "Research on Smart beta Strategies and Products in China and the United States", "Research on AI ETF Products in the United States" and

"Research on China and the United States Intelligent Investment Advisory Products".

3.Published Books

2019.08 Collaborated with professors from Tsinghua University to publish the book *Development and Regulation of the Fintech Industry 2018* as one of the main authors

2017.06 Collaborated with researchers from the National Information Center to publish the book *Research on E-Government Information Resource Sharing and Information Security Guarantee Mechanism* as one of the important participants

4.Part-time Academic Job

(1)Reviewer for *Financial Regulation Research* and *Tsinghua Financial Review*

(2)Wei Yang Network (sponsored by Tsinghua University) special author

5.Academic Sharing

(1) In 2019, I gave a fintech lecture at the International Summer Camp of Tsinghua University's PBC School of Finance and delivered a keynote speech titled "The Exploration of CBDC in China"

(2)In 2019, I gave a fintech lecture at the International Summer Camp of Tsinghua University's PBC School of Finance and delivered a keynote speech titled "Blockchain Technology Promotes the Development of Fintech"

(3)In 2020, I delivered a keynote speech at the EMBA class of Tsinghua University's PBC School of Finance titled "Stablecoins and Legal Digital Currencies"

(4) In 2021, I presented an article at the annual meeting of the China Ethnic Minority Economic Research Association titled "Digital Inclusive Finance, Rural Resident Consumption, and Rural Revitalization"

(5)In 2022, I presented an article at the seminar on "Digital Inclusive Finance and Rural Revitalization" titled "Digital Inclusive Finance, Rural Resident Consumption, and Rural Revitalization"

(6)In 2022, I presented an article at the annual meeting of the China Ethnic Minority Economic Research Association titled "Digital Economy and High Quality Economic Development in Western Regions: Theoretical Logic and Practical Path"

Projects

2022.06-2023.06 Hosted the research practice project "Digital Inclusive Finance, Rural Resident Consumption, and Rural Revitalization" at Minzu University of China

2020.04-2020.06 Participated in the Beijing Municipal Bureau of Economy and Information Technology's Automotive Cockpit Project (Big Data Supervision Platform)

2019.06-2019.08 Hosted the research project "Application of Big Data Technology in Rural Portraits

in Sichuan Province" by the Sichuan Provincial Bureau of Statistics

2018.12-2019.04 Participated in the project "International Comparison and Path Exploration of Financial Technology Regulatory Models" by the PBC School of Finance at Tsinghua University and the International Department of the People's Bank of China

2017.12-2018.12 Participated in the project "Research on the Supervision of Non bank Payment Institutions under the Background of Big Data" by the PBC School of Finance at Tsinghua University and the Payment Department of the People's Bank of China

2017.11-2018.11 Participated in the Shenzhen Municipal Government project "Report on the Development Strategy of Artificial Intelligence in Shenzhen"

2016.09-2016.12 Participated in the National Natural Science Foundation project "Big Data and National Governance"

2016.06-2016.09 Participated in the National Natural Science Foundation project "Research on E-Government Information Resource Sharing and Information Security Guarantee Mechanism"

Skills

Foreign language skills: Passed CET-4, CET-6, CET-6 oral exams, TOEFL score of 90, fluent in English listening, speaking, reading, and writing

Computer skills: Proficient in using software such as Word, Excel, PPT, Matlab, Stata, etc

Certificates: Intermediate Economist, Securities Practitioner Qualification Certificate, Futures Practitioner Qualification Certificate, Accounting Practitioner Qualification Certificate

Awards

- 2021.07 Title of "Party Member Pioneer Post" by the Development Research Center of the State Council
- 2020.01 Excellent New Employee of Guoyan Network
- 2017.05 Outstanding Graduate Student of Jilin University
- 2016.09 Jilin University Academic Scholarship, Second Class Scholarship from the School of Economics
- 2015.10 Jilin University Academic Scholarship
- 2015.05 Outstanding Cadre of the School of Economics, Jilin University
- 2014.12 Jilin University Single Scholarship, Outstanding Student of the School of Economics, Second Class Scholarship from the School of Economics
- 2014.11 Zhang Weida Scholarship from the School of Economics
- 2013.12 Outstanding Student of Jilin University, First Class Scholarship from the School of Economics
- 2012.12 Third Class Scholarship from the School of Economics