

Yingju Ma

Luohan Academy, Hangzhou, China

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Current Employment

Senior Economist, Luohan Academy (Hangzhou, China)

2019 – present

Research Interests

Fintech, Data and Privacy, Information Economics, Digital Economy

Education

Ph.D. in Economics, UCLA

2019

(*leave of absence* for parental obligation from Aug. 2017 to Aug. 2018.)

M.A. in Economics, National School of Development, Peking University

2012

B.S. in Mathematics, Zhejiang University

2009

Working in Progress

1. *Fintech Access and Consumption Smoothing* (with Neng Wang, Xavier Giroud, and Long Chen)
2. *Optimal Menus, Moral Hazard, and Adverse Selection in Data-Rich Lending Markets* (with Robert M. Townsend and André Sztutman)
3. *Big Tech Credit Risk* (with Long Chen, Jon Frost, and Yi Huang)
4. *Personalized Recommendation and Consumer Experience* (with Alessandro Acquisti)

Working Papers

5. *Monopoly and Competition in the Markets for Information* (2019)
6. *Preferential Attachment as an Information Cascade in Emerging Networks* (working paper, with Ahmed M. Alaa and Mihaela van der Schaar, 2017)

Seminar and Conferences

Organizer: Luohan Webinar (Jun. 2020 –); Luohan Frontier Dialogue

Co-chair: Luohan 2023 Annual Conference of Digital Economy

Teaching Experiences

Lecturer

Business in Digital Age, Alibaba Global Initiatives (2022)

Pricing and Strategy, UCLA (Econ 106P, upper division, Summer 2015, 2016)
Principles of Microeconomics, UCLA Extension (EconXL 1, two sessions, Spring 2015)
Principles of Macroeconomics, UCLA Extension (EconXL 2, two sessions, Spring 2015)

Teaching Assistant at UCLA

Ph.D. Core: Microeconomics I (Econ 201A, Fall 2014, 2015)

Undergraduate:

Principles of Microeconomics (Econ 1)
Intermediate Microeconomics (Econ 11)
Microeconomic Theory (Econ 101)
Macroeconomic Theory (Econ 102)
Economics of Entrepreneurship (Econ 106E)
Financial Market: Forecasting Exchange Rate (Econ 123)
Economic Institutions in Western Europe (Econ 181)

Teaching Assistant at Peking University

Graduate: Game Theory (MBA, Fall 2011)

Undergraduate:

Behavior Economics (Fall 2010, 2011)
Economics of Human Capital (Spring 2011)

Teaching Interests

Fintech, Financial Institutions, Corporate Finance, Investment Strategies, Information Economics

Honors and Awards

UCLA Economic Departmental Fellowship	2012
UCLA Graduate Fellowship	2012-2017
Peking University Kwang-Hua Graduate Research Award	2010
Peking University Distinguished Student	2010
Peking University First Class Graduate Scholarship	2009-2011

Other Experiences

Research Assistant for Prof. Mihaela van der Schaar, Spring, Summer, 2016.
Research Assistant for Prof. Justin Yifu Lin, Summer, 2011.

Personal Information

Nationality: China; Name in Chinese: 马英举; Family: Married with one son.