Peiyi Jin

Email: pj4360@princeton.edu | **Website:** https://peiyi-jin.github.io/

RESEARCH INTEREST

I study how digital technologies reshape platform governance, financial intermediation, and policymaking.

ACADEMIC EMPLOYMENT

Princeton University — Princeton, NJ, USA
Research Fellow, DeCenter — Sep. 2026 - Current

EDUCATION

National University of Singapore — Singapore
Doctor of Philosophy in Economics. — 2026
Ph.D. Dissertation: Risks and Impacts of Digital Technologies on Financial Markets

Cornell University — Ithaca, NY, USA
Visiting PhD Student in Cornell SC Johnson College of Business — 2025

Southwestern University of Finance and Economics — Sichuan, China
B.Sc. in Financial Engineering — 2020

University of California, Berkeley — Berkely, CA, USA
Visiting Undergraduate in Economics — 2019

REFERENCES

Sumit Agarwal (Head of committee)
Low Tuck Kwong Distinguished Professor of Finance
Professor of Economics and Real Estate
NUS Business School
National University of Singapore
Director, Sustainable and Green Finance Institute
President, Asian Bureau of Finance and Economic Research
ushakri@yahoo.com | Phone: (+65) 6516 8119
https://www.ushakrisna.com/

Eswar Prasad
Tolani Senior Professor of Trade Policy
Professor of Economics
Charles H. Dyson School of Applied Economics and Management
Cornell University
Senior Fellow, Brookings Institution (New Century Chair in International Economics)
Research Associate, NBER
eswar.prasad@cornell.edu|Phone: (+1)607 255 5687
https://prasad.dyson.cornell.edu/

S. Matthew Weinberg
Director, DeCenter, Princeton University
Associate Professor of Computer Science
Associated Faculty, Center for Information Technology Policy and Program in Applied and Computational Mathematics
Faculty, Bendheim Center for Finance
smweinberg@princeton.edu
https://www.cs.princeton.edu/~smattw/

Daniel Rabetti
Assistant Professor of Accounting and Finance
S. Dhanabalan Chair in Quantitative Studies
NUS Business School
National University of Singapore
rabetti@nus.edu.sg
Phone: (+65) 6516 1678
https://www.danielrabetti.me/

RESEARCH

1. When Privacy Protects but Excludes: The Costs and Benefits of Privacy Regulation in Credit Markets (R&R at *Review of Financial Studies*)
with Sumit Agarwal, Pulak Ghosh, Shohini Kundu, Nishant Vats, Xinbo Wang, and Yingze Xu
Conferences: EFA (2026), WEFIDEV-RFS-CEPR (2026)*, MFA (2026)*
Coverage: CEPR VoxEU, April 2026.

2. Crypto Capture of Foreign Aid (NBER Working Paper No. w35655)
with Sumit Agarwal, Eswar Prasad, and Daniel Rabetti
Conferences: AFA (2027), ABFER (2026), MFA (2026), FMA (2026), 38th Australasian Finance and Banking Conference (2025)
Coverage: Financial Times, August 2026.

3. Digital Salience and Consumption Elasticity: Evidence from a Real-Time Feedback Intervention
solo-authored
Conferences: CAERE (2026), AEA PhD Session (2026), 38th Australasian Finance and Banking Conference (2025)

4. Non-cognitive Development and Peer Effects: Experimental Evidence from Chinese Rural Boarding School Students
with Yue Li
Conferences: Chinese Economist Society 2026 (Chengdu)*, RES 2025 (Birmingham)*, Janeway Institute PhD Workshop 2025 (Cambridge)*, SOLE 2024 (Oregon)*, EAYE 2024 (Paris)*

WORK IN PROGRESS

1. **Decentralization, Interoperability, and User Welfare: The Case of Bluesky**
2. **Blockchain and the Design of Cash Transfers for Refugees**

TEACHING EXPERIENCES

- Teaching Assistant, Money and Banking, undergrad level, NUS 2023
- Teaching Assistant, Money and Banking, undergrad level, NUS 2022
- Instructor, Junior Achievement Economics Workshop, high school level, SWUFE 2017

PRESENTATIONS

- AFA 2027
- AEA, AFA PhD Session, European Finance Association, ABFER, Midwest Finance Association, Financial Management Association, CAERE 2026
- ABR-Fudan Conference, 38th Australasian Finance and Banking Conference 2025
- Tsinghua University Brownbag (SEM and PBC), NUS Accounting Brownbag 2024
- AI Global Finance Research Conference; 29th International Conference on Computing in Economics and Finance (CEF); Asian Meeting of the Econometric Society; NUS Economics Brownbag 2023

HONORS

- **AI² AI Research Tools Grant** 2026
  AI for Accelerating Invention (AI²), Princeton University
- **Research Funding, Asian Institute of Digital Finance, NUS (USD 120K)**
  Project: Examining the Effects of Digital Private Information Exposure on Fintech Lender and Borrower Behaviors Jun.2024-Jun.2025
- Research Scholarship, Department of Economics, NUS Aug.2024-Aug.2025
- Research Scholarship, Ministry of Education (MOE), Singapore Aug.2020-Aug.2024
- Undergraduate Exchange Scholarship, SWUFE Jan.2020-May.2020
- Outstanding Undergraduate Exchange Students, China Scholarship Council (CSC) Aug.2018-May.2019
- Academic Scholarship (SWUFE) Sep.2017-Jun.2018

ACADEMIC SERVICE

Refereeing

Swiss Society for Financial Market Research (SGF) Conference 2026
Hawaii Accounting Research Conference 2025, 2026
Review of Corporate Finance 2025

Media Coverage

Crypto capture of foreign aid
CEPR VoxEU October 23, 2026

Crypto Capture of Foreign Aid
Financial Times August 2026

When privacy protects but excludes: The hidden costs of data restrictions in digital lending
CEPR VoxEU April 2026

What Are the Features and Challenges of Emerging Occupations?
Strengthening the Development of New Professions to Stimulate Job Growth
Sichuan Daily (page 10) August 1, 2025