# Peiyi Jin

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## 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
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**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
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**S. Matthew Weinberg**
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Associate Professor of Computer Science
Associated Faculty, Center for Information Technology Policy and Program in Applied and Computational Mathematics
Faculty, Bendheim Center for Finance
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**Daniel Rabetti**
Assistant Professor of Accounting and Finance
S. Dhanabalan Chair in Quantitative Studies
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National University of Singapore
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## 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)*

## 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**

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|---|---|
| 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, August 1, 2025, page 10

## WORK IN PROGRESS

**Decentralization, Interoperability, and User Welfare: The Case of Bluesky**

**Blockchain-Based Cash Transfers for Refugees in Africa**