# **Qilin ZHANG**

M838, Li Ka Shing Tower, School of Accounting and Finance
The Hong Kong Polytechnic University, Hung Hom, Kowloon, Hong Kong
Email: qilin.zhang@polyu.edu.hk; Phone +852 2766 7058

Homepage: https://sites.google.com/site/kinnyqilinzhang/

# **Employment**

Research Assistant Professor of Economies, School of Accounting and Finance, Hong Kong Polytechnic University, 2022-Post-doctoral Fellow, HKU Business School, University of Hong Kong, 2020-2022

Research Assistant, Faculty of Business, Hong Kong Polytechnic University, 2012-2014

#### **Education**

Ph.D. in Economics, University of Hong Kong (HKU)  $\,$ 

B.A. & M.A. in Economics, Harbin Institute of Technology

#### **Research Interests**

Primary: Retirement Financing and Annuities, Public Economics

Secondary: Experimental and Behavioral Economics, Chinese Economy

## **Selected Working Papers**

- •"Uniqueness of equilibrium with survival probability heterogeneity and endogenous annuity price" (with S.-H. P. Lau and Y. Ying), R&R at *Insurance: Mathematics and Economics*
- •"The effect of intellectual capital and venture capital on enterprise values: evidence from China" (with P. Wang and R. Zhang), R&R at *China Accounting and Finance Review*
- "Heterogeneous early health signals and deferred annuities" (with S.-H. P. Lau), under review
- "Wealth-dependent ceiling versus uniform ceiling in public annuity plans", under review
- •"Banning gender-based pricing in a mandatory annuity program with partial waiver may unintentionally lead to advantageous selection" (with S.-H. P. Lau and Y. Ying).

### **Selected Works in Progress**

- •"Competitive borrowings in squeezing marriages" (with Yifei Zhang)
- •"Government intervention and annuitization booms" (with H. Zhang and Y. Ying)
- •"Surrender option in deferred annuities" (with S.-H. P. Lau and Y. Ying)
- •"Bride price inflation in China"

## **Selected Publications in Refereed Journals**

- "Severity reduction and private market distortion effects of voluntary and mandatory public annuity plans." (with S.-H. P. Lau), *Macroeconomic Dynamics*, 2024, 28(2), 403-425.
- "A common thread linking the design of guarantee and nonescalating payments of public annuities." (with S.-H. P. Lau), *Journal of Risk and Insurance*, 2023, 90(3), 703-742.
- "Second-party and third-party punishment in a public goods experiment." (with Y. Zhou and P. Jiao), *Applied Economics Letters*, 2017, 24(1), 54-57.
- "Socio-pragmatic influence on opening salutation and closing valediction of British workplace email." (with J. McKeown). *Journal of Pragmatics*, 2015, 85(August), 92-107.

#### **Other Publications**

• "Public annuity as a component of retirement income protection policy: Lessons from Hong Kong and overseas." (with S.-H. P. Lau), in *Hong Kong Economic Policy Green Paper 2021*. Publisher: HKU Business School. pp. 46-53.

# **Teaching Experiences**

- \*2023 Fall, Global Economic Environment for Management (MBA). Hong Kong Polytechnic University
- 2022 Fall, Intermediate Macroeconomics (undergraduate). Hong Kong Polytechnic University
- •2018 Fall, 2017 Fall, Teaching Assistant, Economics of Population Changes (undergraduate), HKU
- 2018 Summer, 2017 Spring, 2015 Fall, Teaching Assistant, Development Economics (Master), HKU

Conference Presentations: 2024 Asian Meeting of the Econometric Society (scheduled), Hangzhou; 2022 American Risk and Insurance Association annual meeting (virtual); 2022 Australasia Meeting of the Econometric Society (virtual); 2022 Asian Meeting of the Econometric Society in China (virtual); 29<sup>th</sup> (2021) Colloquium on Pensions and Retirement Research (virtual); 2021 Asian Meeting of the Econometric Society (virtual); 2021 AEA annual meeting (poster session, virtual); 2020 The Delhi Winter School of the Econometric Society (virtual); 2020 AEA annual meeting (poster session), San Diego, USA; 2019 Asian Meeting of the Econometric Society, Xiamen, China; 2018 AEA annual meeting (poster session), Philadelphia, USA; 2017 Asian Meeting of the Econometric Society, Hong Kong; 2016 The 6th Xiamen University International Workshop on Experimental Economics, Xiamen, China; 2013 North-America ESA Conference, Santa Cruz, USA.

**References:** Available upon request

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