

FROM FINTECH TO INSURTECH IN CHINA AND THE US:
CONSUMER-FACING FINANCIAL INNOVATION AND ECONOMIC CHANGE

2018 CALIFORNIA-SHANGHAI INNOVATION DIALOGUES



September 28-29, 2018

CONFERENCE
PROGRAM

Location:

The Beckman Center of the National Academies
of Science and Engineering
100 Academy Way
Irvine, California

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In the United States today, more than 30% of personal loans are originated by fintech companies--not banks or credit unions. This is part of a larger trend toward new technologies for consumer-facing financial products offered by non-bank entities, co-occurring with shifts in middle-class and temporary labor. Startups operating through mobile and digital channels are also deploying artificial intelligence and machine learning to score risk and push and personalize products to consumers in new ways, using new sources of data to do so. Meanwhile, there has been a veritable explosion of consumer adoption of mobile payment services like WeChat Pay and Alipay in China. With nearly 800 million Internet users, China is poised to take the lead in fintech domains as diverse as insurance and personal financial management. China is also flexing its muscles in deep learning and digital identity management, setting the stage for a range of innovations across insurance, banking, lending, and payment, to say nothing of the proposed social credit system (社会信用体系 *shèhuì xìnyòng tǐxì*).

What is the future of fintech in China and the US, as products on either side of the Pacific Ocean serve as inspiration for each other or reach into new markets, despite the rumblings of a trade war? How will new payment and personal financial technologies, new methods of evaluating and distributing risk, and changes in the overall economic situation of workers in each country affect the development of new products like insurtech, agtech, robo-advising, and blockchain, shaking up legacy players in the process? This year's California-Shanghai Innovation Dialogues will bring together scholars, policymakers, and industry professionals to consider how China's rising middle class, on the one hand, and shifts in the US labor market from stable to "gig" employment, on the other, intersect with emerging technologies to provide consumer-facing financial products and services, from insurance to consumer loans.

Sponsored by

Fudan-UC Center on Contemporary China · School of Social Sciences, UC Irvine · Long US-China Institute, UC Irvine · Institute for Money, Technology & Financial Inclusion (IMTFI) · 21st Century China Center, UC San Diego · Fudan Development Institute, Fudan University · Financial Research Center, Fudan University

Hosted by

The School of Social Sciences, UC Irvine at
The Beckman Center of the National Academies of Science and Engineering
100 Academy Way | Irvine, California
Contact email: imtfi@uci.edu

Agenda

Day 1: Friday, September 28

08:30 **Check-in and Registration**

09:00 **Welcome and Introductions**

- Bill Maurer, Dean of the School of Social Sciences at UC Irvine, Director of the Institute for Money, Technology & Financial Inclusion (IMTFI)
- Richard Madsen, Director of Fudan-UC Center
- Yinzhang Chen, Secretary-General of Fudan Development Institute, Secretary-General of Shanghai Forum

09:30–11:00 **Session 1: Digital Money and (Social) Credit**

- *Discussant:* Erin Lockwood (UC Irvine)
- "‘Nurturing credit’: Logics and practices of digital money borrowing among Chinese migrant factory workers" by Tom McDonald (University of Hong Kong)
- "Not just another shadow bank: Chinese authoritarian capitalism and the ‘developmental’ promise of digital financial innovation" by Julian Gruin (University of Amsterdam, University of Warwick), Peter Knaack (University of Oxford)
- "The Active Construction of Passive Investors: Roboadvisors and Rational Outcomes" by Adam Hayes (University of Wisconsin-Madison)
- "Money in the making of society: A pragmatist anthropology of money to approach WeChat Pay and Alipay" by Horacio Ortiz (East China Normal University, Shanghai, China and Université Paris-Dauphine, PSL University)

11:00-11:30 **Break**

11:30-13:00 **Session 2: Regulation**

- *Discussant:* David Min (UC Irvine Law School)
- "From Fin-Techs to Reg-Techs: Digital Technologies and China's Financial Reform" by Jing Wang (Tulane University)
- "Fintech and the Future of Global Financial Regulation" by Peter Knaack (University of Oxford), Julian Gruin (University of Amsterdam, University of Warwick)
- "Construction of Global STI Center: Evidence and Experience from Shanghai" Ling Li (Center for Think Tank Study (CTTS) at Shanghai Academy of Social Sciences)

13:00-14:30 **Lunch Break**
(local food options available for registered attendees)

14:30-16:00 **Session 3: Philanthrotech**

- *Discussant:* Erica Bornstein (University of Wisconsin-Milwaukee)
- "Digital Payment Compared: Kenya and China " by Sibel Kusimba (American University), Muchen Zhou (American University), Boyang Ma (Duke University)
- "Thinking Mauss in the Age of WeChat" by Yimin Lai (UC Irvine)
- "Rocking the Earth: Natural Disasters and the Roots of Philanthrotech in China" by Rebecca Richart (UC Irvine)

16:00-16:30 **Break**

16:30-17:30 **Keynote Day 1 – Mara Hvistendahl, National Fellow, New America and Contributing Correspondent, Science Magazine**

Day 2: Saturday, September 29

08:30

Check-in and Registration

09:00-10:00

Keynote Day 2 – Amrit Pal, Senior Product Manager, Square

10:00-10:30

Break

10:30-12:00

Session 4: Blockchain

○ *Discussant:* Kristin Breanne Cornelius Way (UCLA)

- “Cryptocurrencies and the Central Bank” by Lijian Sun (Financial Research Center, Fudan Development Institute)
- “Emerging Technologies and (De)Centralized Governance: Blockchain with Chinese Characteristics” by Silvia Cortés Cascante (University of Costa Rica’s International Politics Observatory)
- “Blockchain Beyond Borders: Non-Monetary Experiments in Chinese Crypto” by Bill Maurer (UC Irvine)

12:00-13:30

Lunch Break

(local food options available for registered attendees)

13:30-15:00

Session 5: Insurtech

○ *Discussant:* Lei Guang (21st Century China Center, GPS, UCSD and Fudan-UC Center on Contemporary China)

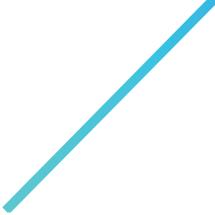
- “Trust in Points: Vitality-Shared-Value-Insurance?” by Liz McFall (University of Edinburgh) and Hugo Jeanningros (Gemass, Sorbonne Université)
- “Artificial Intelligence and Insurance: Application, Roadmap and Implications” by Xian Xu (Fudan-UC Center on Contemporary China, China InsurTech Lab, Fudan Development Institute)
- “Growth Waves in Insurtech: U.S. and China” by Robert Collins (Hult International Business School, Crossborder)

15:00-15:30

Break

15:30-16:30

Closing Remarks and Discussion (Xian Xu and Bill Maurer)



Presenters/Speakers

Yinzhang Chen

Yinzhang Chen received his first degree from School of Foreign Languages and Literature at Fudan University and his graduate degree in Education from the State University of New York at Albany in 1993. He was a visiting scholar in St. Mary's College in Maryland and taught Chinese language and ancient civilizations at Colorado College in Colorado Spring, CO. He has served at Fudan University as Special Advisor to the President on International Cooperation and Pro-vice President and Director of Foreign Affairs Office and Director of Nordic Centre. Professor Chen's areas of research are in education and Nordic studies. He has compiled, edited and translated dozens of books on the European Union, welfare and textbooks on English language teaching and learning.

Rob Collins

Rob Collins is a global executive specialized in insurance and technology with a focus on consulting, market entry, and expansion. He is CEO of Crossbordr, an insurtech broking firm. Rob's clients range from a biometric insurtech startup to the world's first online insurer to a blockchain enabled mutual insurance platform. He has lived and worked in Asia for 20 years with insurance P&L experience across 14 countries. He was Managing Director at Aon Corporation and Director with Capgemini's global insurance consulting unit. He is an adjunct professor at Hult International Business School. He has a joint MBA from the Kellogg School of Management and The Hong Kong University of Science & Technology. Rob is a mentor at Startupbootcamp and speaker at the world's foremost industry conferences. He is the author of *Doing Business in China for Dummies* (Wiley Publishing, 2007) and "Growth Waves for Insurtech in China" in *The InsurTech Book* (Wiley Publishing, 2018).

Silvia Cortés

Silvia Cortés works as a Research Collaborator at the University of Costa Rica's International Politics Observatory, in the elaboration of studies and analyses of current international affairs, with special emphasis on East Asia and transpacific relations. She also works as an Investment Promotion Executive at the Costa Rican Investment Promotion Agency (CINDE), focusing mostly on research in foreign direct investment and international business. She holds a B.A. in Political Science from the University of Costa Rica, and a M.A. in International Relations and International Organization from the University of Groningen, the Netherlands. Her research interests include Chinese internationalization in developing countries related to economic growth, foreign direct investment, sustainable development, and public diplomacy.

Julian Gruin

Julian Gruin is an Assistant Professor of Transnational Governance in the Department of Political Science at the University of Amsterdam, and currently also an ESRC Future Research Leaders Fellow in the Department of Politics and International Studies at the University of Warwick. His research interests span political economy, economic sociology, and Chinese studies, and currently focuses on the distinctive characteristics of offshore RMB market development, the emergence of fintech markets in China, and questions of power and order accompanying China's engagement in global financial governance. His monograph *Communists Constructing Capitalism: Between State and Market in China's Financial Development* is forthcoming with Manchester University Press. He has also published in journals across these fields, including *New Political Economy*, *Global Policy*, *Economy & Society*, *Journal of Current Chinese Affairs*, *Review of International Political Economy*, and *Review of International Studies*. He received his DPhil in international relations from the University of Oxford, where he was the Wai Seng Senior Research Scholar in Asia-Pacific Studies.

| Adam Hayes

Adam Hayes, CFA is a PhD candidate in sociology at the University of Wisconsin-Madison. Prior to returning to graduate school, Adam worked for several years as a derivatives trader in New York, with a short stint in private wealth management. His research falls at the intersection of economic sociology and science & technology studies (STS), where he is interested in the social studies of finance. In particular, Adam has been looking at how financial technologies shape individual financial decisions, risk perceptions, and access to markets – and how algorithms put to use by the financial industry may construct rational actors in the process. He has published academic work on topics such as retirement saving, robo-advisors, and Bitcoin. His next project deviates a bit from finance to study monitoring technologies used in the dairy industry that reconfigure biological cows into data representations projected onto farmers' screens, rendering them calculable.

| Mara Hvistendahl

Mara Hvistendahl is a contributing correspondent at Science, a National Fellow at New America, and a founding member of the writers' cooperative Deca. Her first book, *Unnatural Selection*, a chronicle of the sex trafficking, instability, and other consequences that have resulted from prenatal sex selection around the world, was a finalist for the Pulitzer Prize and the Los Angeles Times Book Prize. She has also authored the long-form story *and The City Swallowed Them*. Her articles and book reviews have appeared in *The Atlantic*, *The New York Times*, *Popular Science*, *Scientific American*, *The Wall Street Journal*, and *WIRED*, among other publications. For eight years, she covered science, politics, and other issues from China. Mara sits on the advisory board of Round Earth Media and has been a visiting professor at Fudan University School of Journalism. She lives in Minneapolis, where she is at work on a book about China, industrial espionage, and the FBI.

| Hugo Jeanningros

Hugo Jeanningros is a PhD candidate in sociology at Sorbonne Université, Paris. His main research fields are economic sociology, health studies, and digital studies. His work focuses on the uses of behavioral data in private insurance in France and Europe. More specifically, he is interested in the implementation of health and well-being digitalized schemes in health insurance products. He explores insurance and health prevention reconfigurations in a digital era from three angles: European data and insurance regulation frameworks; the circulation of behavioral economics knowledge; and behavior quantification and pricing practices.

| Peter Knaack

Peter Knaack is a Senior Research Associate at the Global Economic Governance Programme, Blavatnik School of Government, University of Oxford. He also serves as a Visiting Scholar at the Center for New Structural Economics at Peking University. Peter graduated from the University of Southern California with graduate degrees in Economics and International Relations. His research focuses on global financial governance. Peter's doctoral work, currently under review at a university press, examines the gap between the financial regulatory reform commitments made by G20 leaders in the wake of the global financial crisis and the reality of their implementation today. He has written and published on transatlantic coordination failure in derivatives regulation, China's rise in global financial governance, the politics of global banking regulation, and the growing tension between nation-states and trans-governmental networks over the authority to govern cross-border economic activity.

Sibel Kusimba

Sibel Kusimba is an anthropologist who has conducted anthropological fieldwork in Kenya, most recently about mobile money and digital finance. Her mobile money research on Kenya's money transfer systems, such as Safaricom's M-Pesa, was conducted through IMTFI and has been published in the peer-reviewed journals *Information Technology in International Development*, *The African Studies Review*, and *Economic Anthropology*. Her work has been featured in an IMTFI video, a webinar Wednesday through the American Anthropological Association, a webinar she co-presented with founders of the crowdfunding platform M-Changa, and in Next Billion.

Yimin Lai

Yimin Lai is a PhD Candidate in Anthropology at the University of California, Irvine. His research explores the how business cultures are influenced by education, and how business cultures influence education in turn. For the past two years, Min has been conducting fieldwork in Beijing while studying as an MBA student at Tsinghua University. He followed the lives of local and international students, examining how business school can act as a junction of networks, ideologies, and dreams. Min received his BA in anthropology and economics from Cornell University and MA in international Affairs from UC San Diego. Prior to becoming a PhD student, he worked in strategy and design.

Li Ling

Li Ling, associate professor, is the deputy director of Center for Think Tank Study (CTTS) at Shanghai Academy of Social Sciences (SASS). He is specializing in innovation and development economics carrying out both theoretical researches on platform economy and policy-consultation researches on regional development like the issue of Shanghai towards Global STI Center. He has also hosted an annual Report, focusing on the development of think tanks in the contemporary China. Among Dr. Li Ling's books are *High Quality Development by Innovation-driven* (2018), *Studies on the Consumption Demand of Chinese Household* (2016), and *Transformation: from Investment-driven to Innovation-driven* (2013). His think tank studies include "The Role Think Tank Makes in the Public Policy" (forthcoming), "Evolution and Development of Think Tank Industry" (2012), as well as articles such as "AI and its Impact on Think Tanks" (2018) and "Study on the Chinese Think Tanks Idea Market" (2017).

Richard Madsen

Richard Madsen is a distinguished professor of sociology and an affiliated faculty member at UC San Diego. He is the director of the Fudan-UC Center on Contemporary China and is the author of 12 books on Chinese culture, United States society, U.S.-China relations and international relations, including the landmark village studies "Chen Village under Mao and Deng" and its sequel "Chen Village: Revolution to Globalization." His 1995 book "Habits of the Heart" won the Los Angeles Times Book Award and was nominated for the Pulitzer Prize, while 1984's "Morality and Power in a Chinese Village" won the C. Wright Mills Award. His most recent book is "Democracy's Dharma: Religious Renaissance and Political Development in Taiwan." Madsen is currently working on a book about happiness in China, which he describes as an exploration on searching for a good life in China in an age of anxiety, tapping into people's sense of meaning.



Tom McDonald

Tom McDonald is an Anthropologist at the Department of Sociology, The University of Hong Kong. His research focuses on technology and society in China. His first co-authored book *How the World Changed Social Media* (2016, UCL Press) details the findings of the UCL Why We Post project, an ERC-funded comparative ethnographic study on the use and consequences of social media around the world. His solely authored monograph, *Social Media in Rural China: Social Networks and Moral Frameworks* (UCL Press, 2016) describes his own extensive fieldwork in the Chinese countryside. His current research examines the adoption of digital money platforms amongst migrant factory workers in Shenzhen, examining how such platforms are reworking monetary practices and social infrastructures amongst low-income labourers. He has published articles in a range of respected academic journals, including *American Anthropologist* (forthcoming), *Information, Communication & Society*, and *Ethnos*.

Liz McFall

Liz McFall is Chancellor's Fellow based in the Edinburgh Futures Institute and the Department of Sociology at the University of Edinburgh. She co-edited *Markets and the Arts of Attachment* with Franck Cochoy and Joe Deville and is author of *Devising Consumption: cultural economies of insurance, credit and spending* (Routledge, 2014) and *Advertising: a cultural economy* (2004). She is Co-Editor-in-Chief of the *Journal of Cultural Economy*.

Horacio Ortiz

Horacio Ortiz is researcher at IRISSO, Centre National de la Recherche Scientifique, France, and associate professor at the Research Institute of Anthropology, East China Normal University, Shanghai. He graduated from the Institut d'Etudes Politiques de Paris (Sciences Po), did an MA in philosophy at the New School for Social Research, New York, an MA and PhD in anthropology at the Ecole de hautes études en sciences sociales, Paris, and obtained the diploma of Certified International Investment Analyst (CIIA). He conducted research in New York, Paris, and Shanghai, using anthropological theories of money, credit, and debt to analyze global financial relations. He is the author of *Valeur financière et vérité. Enquête d'anthropologie politique sur l'évaluation des entreprises cotées en bourse*, Presses de Sciences Po, Paris, 2014 and a co-author of *Muniesa et alii, Capitalization. A cultural guide*, Presses de Mines, Paris, 2017.

Amrit Pal

Amrit Pal is a Senior Product Manager at Square in San Francisco, the commerce company known for pioneering mobile payments and a suite of tools for businesses. At Square, Amrit started the fastest growing product in the company's history. Amrit speaks frequently to product management and fintech audiences at the Kellogg School of Management, Product School in Silicon Valley, iHub Nairobi, and the Indian School of Business. For 3 years, Amrit was based in Nairobi and led product at Kopo Kopo, which helped entrepreneurs accept mobile payments such as M-PESA. Prior to Kopo Kopo, he researched usage patterns of remittances of blue-collar workers in India.

Rebecca Richart

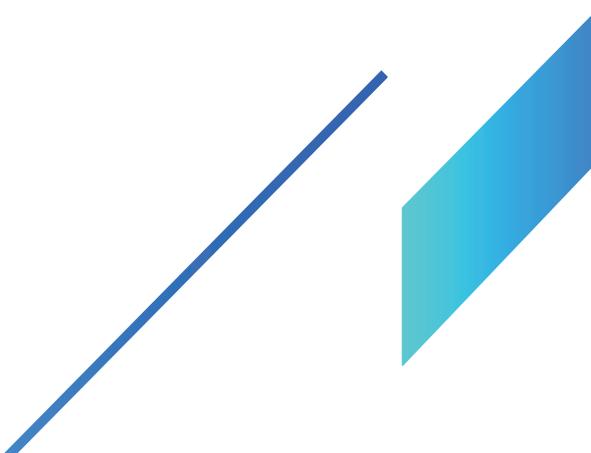
Rebecca Richart is a Ph.D. Candidate in the Anthropology Department at the University of California, Irvine. Her research interests include immigration, labor, and human-animal relations. She is currently writing her dissertation on social and labor relations in the U.S. horse racing industry. As a Graduate Student Researcher in Spring of 2018, she worked under Dr. Bill Maurer to collect information on philanthropy and technology trends in China and the United States. Her presentation, “Rocking the Earth: Natural Disasters and the Roots of Philanthrotech in China” is based on this research. It traces the role of natural disasters in the rise of philanthropy through particular forms of technology such as WeChat.

Lijian Sun

Lijian Sun is Distinguished Professor, Ph.D. Supervisor at Fudan University. He is now Director of the Financial Research Center at Fudan. His research interests include microstructure of financial markets, comparison of the financial systems, international finance, empirical finance theory, and open macroeconomics. He received his Bachelor Degree in Engineering from the School of Civil Engineering, Tongji University. He studied at Hitotsubashi University, Japan, from April 1993 to March 2000, and received his Ph.D. in Business. He has been teaching at the School of Economics, Fudan University, after graduation. He has won numerous awards, including the second and the third prizes of Excellent Academic Papers on the Research and Advocacy of the Deng Xiaoping Theory (Shanghai) respectively in 2004 and 2006, two third prizes of the 7th and 8th Excellent Academic Papers in Social Sciences and Arts (Shanghai) in 2004 and 2006, the second prize of Mr. Ann Tse-Kai Award of Excellent Papers on International Trade (National) in 2004, and the second prize of the 8th Decision-making Consultation Research Findings (Shanghai) in 2012.

Jing Wang

Jing Wang is a Visiting Assistant Professor on Asian Media at Tulane University. Wang is interested in communication technologies and money-related communicative practices. She is turning her dissertation into a book project, which studies the technology-mediated interactions between the Chinese fin-tech users, service providers, and regulators. The increasing financial applications of the Internet, mobile apps, and big data has reshaped the investing public, cultures of finance, as well as the state-market relations in China. Wang's work appears in Telecommunications Policy, Communication and the Public, International Journal of Communication. She is also a commentator on Chinese Business News and China Global TV Network.



Moderators

Erica Bornstein

Erica Bornstein is Professor and Chair of the Department of Anthropology at the University of Wisconsin-Milwaukee. She has authored two ethnographic monographs: *Disquieting Gifts: Humanitarianism in New Delhi* (Stanford University Press 2012) and *The Spirit of Development: Protestant NGOs, Morality, and Economics in Zimbabwe* (Stanford 2005), and co-edited *Forces of Compassion: Humanitarianism between Ethics and Politics* (School for Advanced Research Press 2011). Her research interests include: non-governmental organizations (NGOs), voluntary sector regulation, philanthropy, humanitarianism, human rights, economic development and religion, political and legal anthropology, institutional ethnography, and contemporary South Asia (India). She is currently writing a book on the regulation of nonprofits, philanthropy, and civil society in India.

Kristin B. Cornelius

Kristin B. Cornelius is a doctoral candidate in the Department of Information Studies at the University of California, Los Angeles (UCLA). Her dissertation studies standard form contracts, particularly the transition from paper to digital and how they currently exist within current information systems in the business, law, and financial sectors. Other research explores the relationship between recordkeeping/ documentation processes and digital contracts as evidence. Previously, Kristin taught courses on business writing as a lecturer at California State University Northridge (CSUN) from 2010-2014 in the departments of English and Accounting. Her recent publications look at smart contracts and blockchain technology in *Internet Policy Review*, *Journal of Internet Law*, and a chapter in Springer's 2nd ed. *International Handbook for Internet Researchers* (forthcoming).

Lei Guang

Lei Guang is Director of the 21st Century China Center at UC San Diego School of Global Policy, and Associate Director of Fudan-UC Center on Contemporary China. He is a political scientist by training and his research focuses on state-society relations and political economy in China. He has studied migration, informal sector workers, and political discourses in China and is currently working on projects that seek to understand the causes of social conflict in China and responses by the grassroots state. He is on the editorial board of *China Quarterly* and *The China Journal*.

Erin Lockwood

Erin Lockwood is an Assistant Professor of Political Science at the University of California, Irvine where she researches and teaches about international political economy and global financial politics. She is currently writing a book about how derivatives markets grew so large, unregulated, and crisis-prone before the 2008 financial crisis and how this history helps us understand why transforming financial market governance has proven so difficult in the decade after the crisis. Her other research interests include global inequality and the intersections of race and finance.



David Min

David Min is a nationally recognized expert on financial markets regulation, and his research interests focus on the law and policy of banking, real estate finance, and capital markets. Before joining the faculty of UCI Law, Professor Min spent over a decade working in financial regulatory law and policy, including as a staff attorney at the Securities and Exchange Commission, as an associate in the Securities Litigation practice group of the Washington, DC, law firm WilmerHale, as Banking Committee counsel for Sen. Charles E. Schumer (D-NY), and as the senior policy advisor and counsel for the Joint Economic Committee of Congress. Professor Min was most recently the Associate Director for Financial Markets Policy at the Center for American Progress, a policy think tank, where he oversaw the efforts of the Mortgage Finance Working Group. Professor Min holds a J.D. from Harvard Law School, and received his undergraduate degrees from the University of Pennsylvania's Wharton School of Business and School of Arts and Sciences, where he graduated magna cum laude and Phi Beta Kappa.

Conference Organizers

Bill Maurer

Bill Maurer, Ph.D., is dean of the School of Social Sciences and professor of anthropology; criminology, law and society; and law at the University of California, Irvine. He is one of the world's leading experts on the money's artifacts and technological systems, from cowrie shells to credit cards. He is the author of numerous books and articles, including the edited collection (with Lana Swartz) *Paid: Tales of Dangles, Checks, and Other Money Stuff* (MIT Press). He directs the Institute for Money, Technology and Financial Inclusion, which was named a Center of Excellence for financial technology by the Filene Research Institute. He was also recently named a Filene Fellow. He is currently conducting research on blockchain technology with the support of the National Science Foundation. He is a fellow of the American Association for the Advancement of Science and serves on the Board of Behavioral, Cognitive, and Sensory Science at the National Academies.

Xu Xian

Xu Xian is managing associate director of Fudan-UC Center on Contemporary China, the first academic institution established by a major Chinese university in cooperation with a leading North American university. He is director of China InsurTech Lab and director of the China Insurance and Social Security Research Center, Fudan University. He received his Ph.D. in economics from the Karlsruhe Institute of Technology (KIT) in Germany. He is currently serving as an executive council member of the Insurance Society of China, senior member of Accounting Society of China, a research associate at the Centre for European Economic Research in Germany. Xu's research focuses on insurance, disaster economics, risk management. Xu has already published four books (two are about InsurTech) and numerous studies in both international and Chinese journals, including among others *Scandinavian Actuarial Journal*, *The Geneva Papers on Risk and Insurance, and Disaster Prevention and Management*. He has presided over many research projects supported by United Nations Development Programme, National Natural Science Foundation of China, National Disaster Reduction Center of China, Ministry of Education of the People's Republic of China, and China Insurance Regulatory Commission.

Jenny Fan

Jenny Fan is Institute Manager of the Institute for Money, Technology, and Financial Inclusion (IMTFI), a research institute that funds original research on cultures of money around the world and serves as a clearinghouse on the emerging mobile money phenomenon, as well as an archive of people's everyday socio-economic, ritual, and religious engagements with money. Jenny co-ordinates the dissemination of IMTFI research and fosters collaborations and connections with and on behalf of IMTFI fellows in a variety of academic, policy, and other professional communities.

Yicong Huang

Yicong Huang is an undergraduate in Computer Science, University of California, Irvine. He works as a Research Assistant with Professor Bill Maurer, participating in an NSF REU focusing on Blockchain, Smart Contracts and ICOs. His research interests also include data management and text analytics, including data-intensive computing, databases, text processing, search, and large-scale analytics and visualization. He is building PSearch Engine targeting UCI Directory Search for the Office of Information Technology (OIT), UCI.

Qian Luo

Qian Luo – Director, Key Program Division, Fudan Development Institute; Deputy Director, Shanghai Forum Secretariat Office.

Brian Nguyen

Brian Nguyen is an undergraduate student in Informatics at the University of California, Irvine. He works as a research assistant for Professor Bill Maurer on Blockchain, Smart Contracts and ICOs. Additional research interests include data synthesis and analysis, data accessibility and relevance, business intelligence, technology infrastructure, and blockchain consensus algorithms. He is the Director of External Affairs for Blockchain at UCI.

Zoe Nie

Zoe Nie is an undergraduate student in Computer Science at the University of California, Irvine. Her focus of study is artificial intelligence and machine learning. In summer 2018, she serves as a Research Assistant with Professor Bill Maurer, participating in an NSF REU focusing on Blockchain, Smart Contracts and ICOs.

Siyun Qian

Siyun Qian - Director, Department of International Affairs, Fudan Development Institute

Samuel Tsoi

Samuel Tsoi is the assistant director for the 21st Century China Center at the UC San Diego's School of Global Policy & Strategy, where he manages communications, events, and development initiatives to promote policy-relevant research and constructive discourse on U.S.-China relations. He is the producer of the Center's China 21 podcast.

Gianna Virgilio

Gianna Virgilio is Executive Assistant to Dean Maurer, UCI School of Social Sciences and a proud UCI alum.

Melissa Wrapp

Melissa Wrapp is a doctoral candidate in Anthropology at the University of California, Irvine. Her dissertation investigates the impact of sustainable urban planning principles on property, housing design, and inequality in South Africa. From 2015 to 2017 Wrapp worked for Dr. Bill Maurer as a graduate student research assistant on his National Science Foundation project "Private Digital Currencies and Closed Payment Communities: Law, Regulation and Financial Exclusion After Bitcoin." Her research focused on examining the sociolegal implications of blockchain technology. In summer 2018, Wrapp again served as a graduate student research assistant for Dr. Maurer, this time mentoring computer science undergraduates participating in an NSF REU on "Blockchain, Smart Contracts and ICOs." In 2018-2019, Wrapp will work as a research assistant for Dr. Maurer (in his capacity as a Filene Fellow) to analyze the ethical implications of alternative credit scoring mechanisms and emergent financial literacy fintech.

Tao Wu

Tao Wu - Deputy Director, Administration Division, Fudan Development Institute.

Yi Zhang

Yi Zhang - Executive Vice Dean of Fudan Development Institute and Associate Professor of School of International Relations and Public Affairs at Fudan University. She was previously a postdoctoral scholar at George Washington University and is now in charge of a think tank at Fudan University.



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