

# MIAO LIU

Boston College, Chestnut Hill, MA 02467

(917) 392-5887 [liu@bc.edu](mailto:liu@bc.edu)

## ACADEMIC POSITIONS

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Boston College, Carroll School of Management 2020 - present  
APFA

## EDUCATION

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University of Chicago, Booth School of Business 2020  
Ph.D., Applied  
Statistics  
Dissertation: Predictive Modeling

Columbia University 2015  
M.A., S.M.A., Finance

The State University of New York at Buffalo 2009  
M.A., Finance

Wuhan University 2007  
B.A., Finance

## PUBLICATION

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"Assessing Human Information Processing in Lending Decisions: A Machine Learning Approach" (Job Market Paper)  
Journal of Accounting Research, 60: 607-651, 2022  
- RFA 2021 FARS Best Paper  
- Top 10 JAR 2022 & 2023  
- IUPUI 2021 JAR Co-Editor  
- IUPUI 2019 CMU Engineering

"Are Chinese Growth and Inflation Too Smooth? Evidence from Engel Curves"

PB BC; NUS\*; HARC\*

\Human Information Production in the Machine Age: Evidence from Automated Information Acquisition in the Asset Management Industry"

R&R Journal of Accounting Research

(WJ) BaNBjCachV

PB BEACON COMMIT AA; AICPA FARS\*; AAA\*

\Executives vs. Chatbots: Unmasking Insights through Human-AI Differences in Earnings Conference Q&A"

R&R Journal of Accounting Research

(WJ) BaNBjCachV

PB SOAR SpSFW1CF11b

Global ACCFESAB; MAS

Mg HARC\*; NB; NTU Sp; BAMS (NC); Q-

\The Credibility of Non-Answers in Conference Calls: a Real-time Market Response Approach"

(to be published)

Princeton University

\Credit Risk Expectations: Insights from Bank Supervisory Data"

(to be published)

Department of Finance

Princeton University; State University of New York

\How Costly is Public Information Processing?"

(to be published)

job

## TEACHING EXPERIENCE

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J6A1R1C6(P)	2021
U of M/60MLgB(P/D)	2021
SgMh	2021
RUj	2020
HbSb	2020
MIT	2020
UT A	2020
BCh	2020
UjF	2020
CMU E6S(P)	2019
LBS TAD6(F) J/F2710.9091Tf465.3330T(2020) J/F1510.9091Tf465.333-1O520	