

YINGJIE HUANG

PhD Candidate in Finance, University of Amsterdam & Tinbergen Institute
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Research fields: Financial Intermediation, FinTech

Placement Director: Eric Bartelsman, e.j.bartelsman@vu.nl

Placement Assistant: Christina Månsson, c.mansson@tinbergen.nl

Education

University of Amsterdam & Tinbergen Institute , the Netherlands	2022–2027 (expected)
PhD in Finance	
Advisors: Vladimir Vladimirov and Spyros Terovitis	
Toulouse School of Economics , France	Spring 2026
Visiting PhD Student, hosted by Matthieu Bouvard	
Tinbergen Institute , the Netherlands	2020–2022
MPhil in Economics (Finance Track), <i>cum laude</i>	
Thesis: “Nudging for the Green Equilibrium”	
University of Macau , Macau SAR, China	2016–2020
BSc in Finance, Minor in Applied Mathematics	
Exchange semester, Nanyang Technological University, Singapore (Fall 2017)	

Job Market Paper

“Platform Finance”

Abstract: Platforms increasingly partner with banks to finance users, but partnership structures differ across platforms and over time. We model a capital-constrained, informed platform that partners with a capital-rich, uninformed bank, choosing between intermediation (on-lending bank funds) and information provision (sharing borrower data). The tension is that the platform internalises network externalities from on-platform trade but the bank does not, and the degree of this conflict is endogenous to the partnership choice. Our main result is a regime switch in borrower pool size: information provision, if sufficiently credible, is optimal for small pools and intermediation for large pools, and the switching threshold increases with this credibility. Buy Now, Pay Later (BNPL) buyer financing makes information provision in merchant financing more attractive when the BNPL provider places greater value on enabled trades.

Presented at: EEA-ESEM, Econometric Society North American Summer Meeting, Bank of Italy–Bocconi–EIEF–CEPR Conference on Financial Stability and Regulation, Asian Finance Association, IBEFA Summer Meeting, Edinburgh Financial Technology Conference, Benelux Corporate Finance Days, Dutch Economists’ Day, Bundesbank–Frankfurt Summer School, University of Amsterdam

Other Research

“Single-Stock ETFs” (working paper, joint with Yuchou Peng)

“Nonbank–Bank Collaboration” (working paper)

“Human–AI Workflows in Lending” (work-in-progress)

Professional Service

Referee: Journal of Banking & Finance

Conference Discussions

“Co(de)nnnection: Developer Networks and Digital Asset Fragility” by He and Litan	2026
“Who Benefits When Banks Go Digital? FinTech Adoption and SME Lending in the UK” by Michalski-Roland and Prior	2026
“Emission Trading and Overlapping Support: Facility-level Evidence from the EU ETS” by Mulier, Ovaere, and Stimpfle	2026

Teaching Experience

Student evaluation scores in parentheses

University of Amsterdam , Teaching Assistant, Section Finance	2022–present
Corporate Finance	2024/25 (4.6/5), 2025/26 (4.7/5)
Finance 1	2022/23 (9.2/10), 2023/24 (9.4/10), 2024/25 (4.6/5), 2025/26 (4.8/5)
Finance 1 for Business	2022/23 (8.5/10), 2023/24 (9.1/10)
VU Amsterdam , Teaching Assistant, Department of Economics	2021–2022
Public Economics (9.8/10); Choices, Inequality, and Welfare (9.7/10); Quantitative Research Methods 2; Applying Economics (supervised 9 Economics minor theses)	

Grants, Fellowships, and Awards

FTG PhD Travel Grant	2026
CEPR Travel Grant	2026
JFQA–FTG Registration Grant	2025
Tinbergen Institute Full Scholarship	2020–2022
Undergraduate scholarships and awards, University of Macau	2016–2020
Dean’s Honour List (all years), BNU Academic Prize, CFA Exam Scholarship, Bank of China Scholarship (2x), Macau International Airport Scholarship, Outgoing Exchange Scholarship	

Extracurricular and Research Assistance

FTG Summer School	2025
CEPR–EABCN Training School	2022
Research Assistant to Xinhua Gu and Zhenjiang Qin, University of Macau	2019–2020

Skills

Programming: Python, R, Stata, MATLAB, Mathematica, C, $\text{\LaTeX}$

Languages: Mandarin Chinese (native), English (fluent), Dutch (pre-intermediate)

References

Vladimir Vladimirov	Spyros Terovitis	Matthieu Bouvard
Professor of Finance	Associate Professor of Finance	Professor of Finance
University of Amsterdam	University of Amsterdam	Toulouse School of Economics
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