



## 基本資料 |

Name | 賴惠華 Huei Hwa Lai

Job title | Associate Professor

Academic qualification | Ph.D. National  
Yunlin University of Science and  
Technology Major in Finance

E-mail | [edithlai2005@gm.cyut.edu.tw](mailto:edithlai2005@gm.cyut.edu.tw)

Room | T2-910

Ext. num | 4379

Areas of Expertise | Stock Momentum ·  
Earning Management, Risk Management ·  
Corporate Finance and Governance,  
Portfolio theory, Fixed income · Financial  
institutions, Consumer behaviors,  
Complaint handling skill · Money and  
Banking

## 學校經歷 | Education

Ph.D. National Yunlin University of Science and Technology Major in Finance

Master Degree of Business Administration Concentrate on Finance

California State University in San Diego, U.S.A.

Bachelor Degree of Arts Major in Economics, National Cheng Chi University

## 工作經驗 | Work Experience

1. Senior Project Manager of Customer Experience Development Bank of Singapore(DBS)
2. CBBO (Customer Banking Business Operation) of DBS
3. Integration Team of DBS
4. Manager in Bowa bank
5. Manager in Pan Asian Bank

### 專業證照 | Professional certificates

1. CFA (Chartered Financial Analyst) Level II Candidate
2. Process Improvement Certificate : RED Belt certificate Level I, II (similar to Lean Six Sigma Certificate)
3. Basic Test on Internal Control
4. Proficiency Test for Trust Personnel
5. Test for Life Insurance Personnel
6. Test for Investment—geared Insurance Personnel
7. Proficiency Test of Entry—level Credit Approval Personnel

### 個人著作 | Personal Authorship

#### 期刊論文

1. Lin, S. H., Chang, T. P., **Lai, H. H\***, & Chen, Y. T. (2025). Leveraging Machine Learning for Corporate Fraud Detection: A Random Forest Study. *Journal of Cultural Analysis and Social Change*, 209-222. (Scopus, Q2,)本人為通訊作者
2. Lin, S. H., Chang, T. P., **Lai, H. H\***, & Lu, Z. Y. (2022). Do Social Networks of Listed Companies Help Companies Recover from Financial Crises?. *Sustainability*, 14(9), 5044. (SSCI, Q1 ). 本人為通訊作者.
3. Lin, S. H., **Lai, H. H\***, Chang, T. P., & Chen, Y. J. (2022). Discussion on Banking Efficiency and Determinants in the Digital Finance Environment-Evidence in Taiwan.

*International Journal of Business*, 27(3). (Scopus, Q4,)本人為通訊作者

4. Lai, H. H\*, Chang, T. P., Hu, C. H., & Chou, P. C. (2021). Can google search volume index predict the returns and trading volumes of stocks in a retail investor dominant market. *Cogent Economics & Finance*, 10(1), 2014640. (Scopus, Q2,). 本人為第一作者
5. Duong Tran Van Phuong, Szu-Hsien Lin, Huei-Hwa Lai\*, Tzu-Pu Chang (2021, Apr). Macroeconomic variables for predicting bear stock markets of Taiwan and China. *International Journal of Emerging Markets*. 18(2), 273-295 (SSCI, Q2 ). 本人為通訊作者.
6. Huei-Hwa Lai\*, Szu-Hsien Lin (2020, May). White Lie Effect on stock Momentum. *Heliyon*, Volume 6, Issue 4, April 2020, e03816. (Scopus, Q1,). 本人為第一作者.
7. Szu-Hsien Lin, Huei-Hwa Lai\* (2019, Sep). Earnings Management during the Fourth Quarter: Evidence from Taiwan. *Emerging Markets Finance and Trade*, 56(5), 1073-1092. (SSCI, Q1 ,). 本人為通訊作者.
8. Huei-Hwa Lai\*, Szu-Hsien Lin, Ai-Chi Hsu (2018, Jul). Are Momentum Profits Driven By Dividend Strategy? *International Journal of Organizational Innovation*, 11(1). (EI). 本人為第一作者.
9. Szu-Hsien Lin, Huei-Hwa Lai\*, Ai-Chi Hsu (2018, May). How Does Asymmetric Information Affect Catering Behavior? *Emerging Markets Finance and Trade*, 54(11), 2433-2454. (SSCI, Q1, ). 本人為通訊作者.
10. Huei-Hwa Lai, Szu-Hsien Lin, Ai-Chi Hsu, Xiu-Jun Chen (2018, Mar). The Factors Affecting the Operating Performance of Banking Industries: Evidence from Taiwan. *International Research Journal of Applied Finance*, 9(3), 96-123. (Econlit). 本人為第一作者.
11. Huei-Hwa Lai, Szu-Hsien Lin, Ai-Chi Hsu, Chien-Jung Chang (2017, Jan). Share Repurchase, Cash Dividend and Future Profitability . *International Journal of*

*Organizational Innovation*, vol 9.(3) 101C.. (EI). 本人為第一作者

### 計畫 | Plan

1. Industry-Academic Collaboration Project with Dakang (Takung): Corporate Finance and Tax Planning Consulting
2. MasterLink Securities "FinTeach 2021" Campus Financial Education Program: Industry-Academic Collaboration Project
3. Ministry of Education Industry Academy Program: Enhancing Practical Competencies for Faculty and Students in AI Investment Strategies
4. Ministry of Education Teaching Practice Research Project: A Study on the Effectiveness of AI Investment Decision-Making and Problem-Based Learning (PBL) in Investment Courses

### 獲獎榮譽 | Awards

1. Instructed Investment and Investment Seminar courses (2019–2021). Received university-wide recognition for two consecutive years for excellence in innovative pedagogy, ranking 2nd in Flipped Classroom and receiving an Honorable Mention in Problem-Based Learning.
2. 2012 “The best Enthusiastic Service Team award in 250 Enterprises.” by Commercial Times
3. 2012 “The 2nd place from 2012 Service Survey in financial field” by Global View Magazine
4. 2011 “Auto Loan Process Improvement Event” by DBS Regional Best Asian Innovation Award

5. 2004-2006 "The best head of business of branch" by Ranked 3-5<sup>th</sup> of Bowa Bank