Ke-Cheng Hsu (Clio)
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16 November 2026

Hiring Team
AIA International Limited
Re: Business Consultant Trainee (Welcome Fresh Graduate)

Dear Hiring Team,

I am writing to apply for the Business Consultant Trainee position. I am a Ph.D. candidate in Economics at HKUST (expected June 2027; available as early as February 2027), a Hong Kong permanent resident with the unrestricted right to work in Hong Kong, a native Mandarin speaker, and professionally fluent in English. The posting asks for industry and policy research, data analysis and strategy summary, clear proposal writing, strong communication with stakeholders, and a genuine interest in building a long-term career in finance and professional consulting. That matches how I already work.

I meet the degree preference and learning profile. I hold a B.Sc. in Mathematics and Economics with a minor in Actuarial Mathematics at HKUST (CGA 3.9/4.3; Dean's List; Academic Achievement Medal, top 1%), an M.Phil. in Economics (CGA 4.1/4.3), and I am finishing a Ph.D. in empirical industrial organization. Fresh graduates are welcome; I am self-motivated, detail-oriented, and used to high standards under deadlines. The actuarial minor and my research on return-shipping insurance also give me a natural bridge to insurance and protection products as I learn AIA's advisory framework systematically.

Industry research, data analysis, and strategy-style writing are central to my projects. In my sole-authored job market paper on Taobao apparel return policy, I framed a business trade-off between purchase volume and return costs, estimated structural responses, and wrote decision-ready comparisons (a moderate restocking-fee menu raises social welfare by about 2 million RMB, roughly a 5% gain, and seller profit by about 1.2 million RMB relative to status-quo policies). That is the same loop as sorting market and client-relevant data, summarizing feasible options, and drafting a clear proposal. With Professors Kohei Kawaguchi and Kei Kawai I monitored large bookstore POS panels, produced weekly figures and short written updates, and showed how ignoring demand uncertainty overstates cost by about 20%—practice for tracking trends, checking details, and turning analysis into practical recommendations.

Communication and stakeholder presentation are already part of my work. As a lecturer and teaching assistant at HKUST (4.53/5 and 4.72/5), and as Teaching Assistant Coordinator in the Business School, I explain quantitative material to non-specialists, keep reports consistent, and coordinate deliverables across people in Mandarin and English—the interpersonal side of client communication and team delivery. I want a structured path into Hong Kong's financial industry with long-term consulting and advisory development. My resume is attached. Thank you for your consideration.

Sincerely,
Ke-Cheng Hsu (Clio)