# **EDUCATION**

Georgia Institute of Technology, Atlanta, Georgia	
Master of Science, Analytics	2024
University of Toronto (Trinity College), Toronto, Ontario	
Honours Bachelor of Science, Statistics and Mathematics	2019
National University of Singapore, Singapore	September – December 2019

### **PUBLICATIONS**

### ACADEMIC

Welte, Angelika & Talavera, Katrina, & Wang, Liang & Wu Joy, forthcoming. "COVID-19 Hasn't Killed Merchant Acceptance of Cash: Results from the 2023 Merchant Acceptance Survey", Journal of Digital Banking, Henry Stewart Publications

Welte, Angelika & Wu, Joy, 2023. "The acceptance of cash by Canadian merchants: Evidence from the 2021–22 Merchant Acceptance Survey," Journal of Payments Strategy & Systems, Henry Stewart Publications, vol. 17(3), pages 238-249, September

Welte, Angelika & Wu, Joy & Voia, Marcel, 2023. "Using non-traditional point of interest data as merchant survey sample frames," IFC Bulletins chapters, in: Bank for International Settlements (ed.), Data science in central banking: applications and tools, volume 59, Bank for International Settlements

#### **BANK OF CANADA**

Welte, Angelika & Talavera, Katrina & Wang, Liang & Wu, Joy, 2024. "COVID-19 Hasn't Killed Merchant Acceptance of Cash: Results from the 2023 Merchant Acceptance Survey," Staff Discussion Paper 2024-2, Bank of Canada

Welte, Angelika & Wu, Joy, 2023. "The 2021–22 Merchant Acceptance Survey Pilot Study," Staff Discussion Paper 2023-1, Bank of Canada

Chen, Heng & Engert, Walter & Huynh, Kim & O'Habib, Daneal & Wu, Joy, & Zhu, Julia, 2022. "Cash and COVID-19: What happened in 2021," Discussion Papers 2022-8, Bank of Canada

#### **RESEARCH IN PROGRESS**

Chen, Heng & Wu, Joy. "Low response rates from merchants? Just ask consumers!"

Wu, Joy. "Integrating Traditional Survey Data with Non-Traditional Big Data to Address Bias in Indirect Sampling"

# CONFERENCES/SEMINARS/WORKSHOPS

# PRESENTATIONS

cs Canada 2024
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**Guest speaker: Workshop on Mathematics and Statistics**, Women in STEM 2020