Many lenders use credit scoring to manage risk. Scores are derived from individuals’ credit and payment history. There are many groups, such as students, whose limited, or erratic, credit histories restrict access to credit on good terms. The industry recognises that among these excluded groups, there are many people who can manage credit effectively. The rapid development and deployment of technology in the financial sector (FinTech) is creating opportunities to use novel data for learning about individuals’ financial behaviour and capabilities. Gamified mobile banking apps enable observation of baseline behaviour, responses to incentives, evidence of learning from mistakes and adaptation of plans to changing circumstances. We call for research exploring how gamification-enabled financial behaviour data can be used to assess credit-worthiness in a novel data analytics framework for alternative credit scoring. The study will build on the ongoing work of the research group with credit unions and Fintech companies.

**It is desirable, but not essential, for applicants for this project to have studied data analytics at MSc level, with experience in using programming languages such as R and Python.**

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When submitting your application for this project area, please select the option ‘Management, PhD’ from the drop-down list on the online application system.