

4-YEAR PHD STUDENTSHIP

Empowering customers of financial services with persuasive technologies

**UK PhD Centre for Financial Computing
Financial Services Knowledge Transfer Network
UCL Interaction Centre**

Applications are invited for a potentially groundbreaking PhD studentship to answer the question: *how can new technologies (iPhone Apps, recommender systems, social computing, serious games) and new thinking engage people to improve their financial decision making?*

Most people avoid engaging with financial planning as they see it as too complex, too long-term (the benefits are not tangible) and fundamentally it does not appear to work from a personal perspective. It is currently a low-interest category of human endeavor for most outside the financial world. Yet people are happy to invest time in other pursuits, for example playing games such as Farmville or the various 'Sim' incarnations, each of which have many of the same decision making processes and long-term consequences as financial planning and personal financial decision-making.

The question to be addressed in this research project is how new technologies, especially involving social networking, games, or other interactive apps, can transform people's engagement with their own financial decision making. Strategically, this could lead to better financial health outcomes for individuals by engaging them with their personal finances, (short-, medium- and long-term) which are entirely in keeping with a current range of government initiatives and policy changes.

The studentship is based in the UK PhD Centre for Financial Computing (www.financialcomputing.org/), with industrial advisors from the Financial Services Knowledge Transfer Network (<https://ktn.innovateuk.org/web/financialservicesktn/overview>), the UCL Interaction Centre (www.ucl.ac.uk/ucllic), as well as industrial partners.

This is a 4-year programme, starting with a Masters, followed by the main research project. It is expected that this project will involve phases of requirements gathering, prototyping and testing, to better understand how people make financial decisions and how persuasive technologies can result in better motivated and more financially aware citizens.

There will be the opportunity for collaboration with senior players in industry.

Applicants should have a first or upper-second (2:1) class honours degree in Computer Science, Psychology, Economics or another related area, and have a clear interest in human-computer interaction and financial computing. Experience of interactive systems design is also important – especially on smart-phone platforms such as Apple iPhone (and possibly Android or other).

If the successful applicant meets the UK residency requirements, as defined by EPSRC (<http://www.epsrc.ac.uk/funding/students/pages/eligibility.aspx>), they will be supported by a scholarship from the UK PhD Centre in Financial Computing.

Applications should be submitted through UCL (<http://www.ucl.ac.uk/prospective-students/graduate-study/index/graduate-study/application-admission>), specifying Computer Science as the department and “Ann Blandford (FC)” as the supervisor. **Important: Please make sure that you notify Dr Louise Gaynor (L.Gaynor@ucl.ac.uk) as soon as you submit your application**, and make sure that your referees provide their references by the closing date. Informal queries can be directed to Professor Ann Blandford (A.Blandford@ucl.ac.uk).

The studentship runs for 48 months full-time starting September 2011.

Closing date for applications is Friday 20th May.

The provisional date for interviews is Thursday 9th June.

UCL Taking Action for Equality