



## PhD Candidate Position in Credit Risk Analytics (f/m)

Applications are invited for a PhD research position at the Chair of Information Systems, School of Business and Economics, Humboldt-Universität zu Berlin, Germany. The position is available to be filled immediately and offers a fixed-term contract for a three years period. The salary amounts to 0.75 TV-L E13 (roughly 30.000 EUR per year).

The School of Business and Economics is renowned for high quality research and education. Research at the Chair of Information Systems focuses on quantitative empirical methods to inform, support, and automate managerial decision making. We specialize on machine learning algorithms for structured and unstructured data processing and their applications in finance, marketing, and e-commerce. Our staff participates in governmentally funded research and knowledge transfer projects with industry partners. See <http://bit.ly/hu-wi> for more information.

The position is part of the Chair's initiatives in the scope of credit risk management. It is offered in close collaboration with HU Innovation GmbH and sponsored by Kreditech Holding SSL GmbH.

Kreditech's mission is to improve financial freedom for the underbanked with the use of technology. Combining non-traditional data sources and machine learning, the company is aiming to provide access to better credit and a higher convenience for digital banking services. The product offerings include consumer loans, a digital wallet and a personal finance manager designed to help customers manage their credit score and plan their spending. Kreditech also offers a "Lending as a Service" model, allowing partners to integrate Kreditech's credit products via an API into their own platform and services.

The successful candidate will have the opportunity to join one of the leading research universities in Germany, be part of a focused research group of data science enthusiasts, contribute to the solution of challenging real-world business problems, and experience the fascinating space of AI-based digital finance.

### Qualification

Applicants for the PhD position should have a recent Master degree in computer science, data science, statistics, mathematics or a related area. In particular, any experience in machine learning, artificial intelligence or computational statistics will be an asset. Experiences in banking and finance are also welcome.

Applicants are expected to have strong analytic and programming skills, the ability to work independently, strong interpersonal and English language skills.

### Deadline

Applicants are encouraged to apply as soon as possible. The deadline for applications is the 9<sup>th</sup> of February 2018.

## **Contact**

Please apply via email to [stefan.lessmann@hu-berlin.de](mailto:stefan.lessmann@hu-berlin.de). Your application should include a cover letter and an academic CV with your transcripts. Additional information (e.g., reference letters) may be added. For any questions contact Prof. Dr. Stefan Lessmann [stefan.lessmann@hu-berlin.de](mailto:stefan.lessmann@hu-berlin.de) via email.

## **Equal Opportunity Employer**

We are an affirmative action / equal opportunity employer. Woman and members of minorities are encouraged to apply.