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| **Company / Organisation Name:** | Experian PLC |
| **Team / Department**: | Data Office (UK) |
| **Address:** | The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ  |

**Provisional title for project:**

The benefits of real-time data reporting for UK consumers and lenders

**Short description of the problem that would be addressed by the project:**

Explore the benefits of real-time data reporting for both consumers and lenders in the UK, focusing on its impact on credit building, financial inclusion, and lending efficiency.

**Objectives**

1. To analyze the impact of real-time data reporting on the accuracy of consumer credit scores and financial health.
2. To evaluate the benefits for lenders more accurate and timely data in terms of risk assessment and decision-making.
3. To assess the overall effect on financial inclusion and accessibility to credit.
4. To identify the levers and barriers to lender adoption

**Short description of the data sources that would be used in the project, and how they would be used**

Consumer Credit bureau for modelling & evaluation data. Quantitative and qualitative research into lender attitudes

to provide benchmar

**Would any work by the student need to be carried out on site at the Company (with the exception of supervisory**

**Meetings)?**

Yes - important to quickly upskill and understand tools and data as well as network with peers and project team.

**Any issues of data confidentiality and IPR that would need to be resolved**

Data used will be restricted and/or confidential and any insight will remain IP and property of Experian.

Data used will be restricted and/and falls under reciprocity ru

**Essential skills**

Data manipulation using SQL, Python or similar. Machine Learning, modelling and forecasting. Knowledge of UK credit markets and economy.

**Desirable skills**

Machine Learning & modelling

**Preferred degree programmes (if any)**

Mathematical (e.g. economics, data science, physics)

**Preferred selection method**

Interview and case study process

**Support and training offered by the company**

Regular mentorship and steering on the project. Knowledge transfer and orientation support as required. Access to lenders for research.

**Financial assistance offered by the company**

£500 stipend on successful completion.

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**Any other comments**

If there are any questions about the 2025 programme, please contact Richard Arnold at richard.arnold@ucl.ac.uk. The completed form should also be returned to this address.