



## CALL FOR RESEARCH PROPOSALS 2019 (Tracks: Short-term and Long-term Research Projects)

The [Think Forward Initiative](#) (TFI) is a multidisciplinary and open initiative that promotes research and practical solutions with the ambitious goal of empowering more than 100 million people to make better financial decisions. The TFI is supported by a purpose-driven partnership between ING, the Centre for Economic Policy Research (CEPR), Deloitte, Amazon Web Services, and Dell Technologies.

In 2019, the TFI will award funding to short-term and long-term research projects that provide relevant impact-driven insights in the domains of people's (financial) decision-making, financial health, and financial well-being. We particularly encourage empirical (interdisciplinary) research at the individual or household level that provide new insights into economic, social, technical or behavioural factors that could inspire effective interventions/solutions to the 1) day-to-day money stress problems and 2) financial future challenges faced by the not financially empowered population in developed countries (see groups 3 and 2 in Figure 1 at the end of this document).

### PRIORITY THEMES

The following themes have been given priority within the TFI research agenda for 2019:

1. How (unexpected) negative life events and financial shocks relate to problematic debt, and/or to what extent insurance plays a role in this relationship for individuals/households
2. Social networks, moral and social norms, small groups/local communities (micro-cultural contexts), and/or peer effects on spending and borrowing behaviours of individuals/households
3. How digital technologies, digital identity and data privacy relate to opportunities and risks for people's day-to-day money management and financial decision-making
4. Dynamics in (financial) decision-making and relationships between or across generations: impact on financial outcomes at the individual/household level
5. Geographical Information Systems (GIS) and human financial behaviours across space and time: the impact on financial decision-making and financial well-being
6. The sharing and circular economy: motives, risks and benefits for people's (financial) lives

The main focus of this call will be on the six themes mentioned above, however, we are open to submissions outside the priority themes, as long as the proposal shows to be original and relevant for people's (financial) decision-making and/or financial health and well-being. In this case, please indicate your proposal to be a **wildcard submission**.

Research proposals could request the use of ING anonymised customers' data from the Netherlands, subject to the approval of the ING Data Protection Board.<sup>1</sup> Survey data from the [ING International Survey](#) can be also made available for research projects.<sup>2</sup>

<sup>1</sup> Researchers interested in the use of ING transactional customers' data from the Netherlands, for the purpose of this call, must submit an additional request specifying the research objectives and data (variables) required in the appendices section of the application form. The ING Data Protection Board will analyse the feasibility of each request and decide on granting permission, according to the rules for Data Protection Regulation. For approved requests, standard conditions to use ING anonymised customers' data for research will be added to the research grant agreement. To date, agreement to request ING Customers' data for research purposes has been only operationalised in the Netherlands. Requests to use ING customers' data from other countries is also possible, however, the process may take several months as these decisions are at the discretion of the ING Data Protection Entity in each country.

<sup>2</sup> Questionnaires and datasets are available upon request.

## Specifications for submissions

- The deadline for submitting proposals is **6 October, 2019**.
- Project proposals should be written in English.
- **For short-term research projects track:** maximum project duration is six (6) months and the amount of funding per project awarded by the TFI could be up to EUR 10,000. (Last year 2018, the success rate for short-term project proposals was 32%)
- **For long-term research projects track:** maximum project duration is two (2) years and the amount of funding per project awarded by the TFI could be up to EUR 100,000.<sup>3</sup> (Last year 2018, the success rate for long-term project proposals was 13%)
- Projects should have a clear motivation for the creation of actionable insights and social impact for individual/household (financial) decision-making and/or well-being.<sup>4</sup>
- Research proposals from different disciplines are welcome. Interdisciplinary research is desired.
- The TFI accepts proposals that are submitted by research teams or individual researchers affiliated to different institutions/organisations (Universities, NGOs, companies, etc.).
- Submissions from private individuals (not affiliated to an organisation) will not be considered.
- Principal researchers that have received a TFI research grant in the past are eligible for this call only if the previously granted project is close to completion or finalised by December 2019.
- A researcher can only be the principal researcher in one submission per track.
- Reporting: Selected projects are required to provide updates for the TFI community on the status of the research during the implementation of the projects (e.g. interim reports, blog posts, presentations, etc.). After completion of the project, proper narrative and reports are expected.
- All TFI technical reports will become part of our online collection of research. These will be published and disseminated through the TFI channels (web, social media, events, etc.) freely accessible worldwide (Open Access).
- The funds for the TFI projects will be managed by TFI's partner ING Bank N.V., a private company with its headquarters based in Amsterdam. ING will use standard research agreement templates to formalise the grants for the selected short-term and long-term research projects. These templates are available upon request.
- If applicable, information on co-funding or the applicant's own contribution should be provided.

## How to apply?

For the purpose of this call, we use the Management System *EasyChair*. Please submit your proposal [through this link](#), selecting the track relevant for your submission: Short Term Project Proposals or Long Term Project Proposals. The application form for each track is available for download in the EasyChair environment. Incomplete applications/submission forms will not be considered for selection. If you do not have an *EasyChair* account yet, you will be asked to create one (it takes approx. 3 minutes).

Following the submission of an application, further details and clarification about the research project may be required from the principal researcher to assist with the consideration of the application.

## Assessment of proposals and results

Short-term research proposals will be assessed by academics and economists from the TFI Research Board, together with practitioners and representatives of the innovation team of the TFI.

Long-term research proposals will be assessed by the TFI Research Board, based on the advice of two peer-reviews per proposal provided by experts in the field.

The selection process will be based on the criteria described below. Results from the selection of process will be announced by the first half of December 2019.

If you have any additional questions related to funding (finances/budget) or contractual agreement templates, please contact [Harun Mahmutogullari](#). If you have any further enquiries about the aim of this call for proposals, the priority themes or the application procedure, please contact [Maria Ferreira](#).

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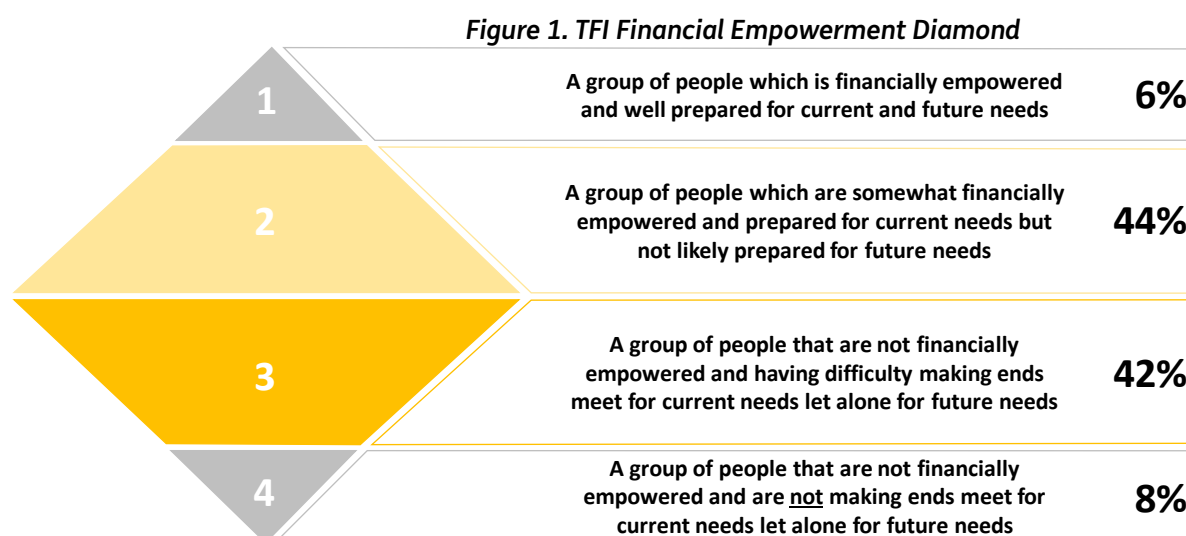
<sup>3</sup> The budget requested needs to be justified. See application form for more information.

<sup>4</sup> For more details, see point number 1 in the Assessment criteria, and the Impact section in the application form.

## Assessment criteria of research proposals

Both short-term and long-term research proposals will be assessed based on the following criteria:

- 1. Potential impact – potential practical implications outside academic world (35%)**
  - Alignment of the proposal with the TFI vision and mission.
  - Relevance of the individuals, households or societal problem(s) addressed by the project.
  - Potential of the research results to inspire behavioural change by individuals or households to improve their financial decision-making and well-being or potential of the research results to benefit or influence society by fostering effective interventions, social or business innovation (e.g. to develop practical tools or commercial endeavours; advance in social/educational programmes or mobilise awareness and actions to improve people's financial decision-making and well-being).
  - Potential of the proposed project to leverage additional resources and/or promote knowledge mobilisation through the private sector, research institutions, public sector, academic and non-profit organisations, etc.
  
- 2. Originality of the contribution (35%):**
  - Relevance and potential to make an important contribution to the topic (potential to fill the gap in an under-researched area).
  - Clarity and relevance of the problem definition, research questions and expected outcomes.
  - Reliability of the proposed methodology or scientific approach to address the research problem and questions.
  
- 3. Feasibility of the proposal (15%)**
  - Implementation and action plan to achieve the outcomes of the research project.
  - Balance between research objectives, time frame and requested budget.
  - Availability or ability to collect/access the relevant data required by the project.
  
- 4. Qualifications and experience of the research team (15%)**
  - Strengths, capacity and expertise of the research team to successfully implement the proposed project and scientific strategy.
  - Evidence of familiarity with existing knowledge/research on the topic.
  - Quality of the written proposal, i.e., clarity, organisation, etc.
  - Interdisciplinary approach and/or multidisciplinary team.



Note: According to European Commission statistics, 42% of all EU households make ends meet with some difficulty (29%), or difficulty (13%). An additional 44% of European households make ends meet easily but are not fully prepared for future needs. (EU Eurostat - EU-SILC survey 2017). Modelling concept based on TFI's Financial Empowerment framework.