

THINK FORWARD INITIATIVE

CALL FOR RESEARCH PROPOSALS 2018

The [Think Forward Initiative](#) (TFI) is a multidisciplinary and open movement that promotes research and practical solutions to empower people to make better financial decisions. The TFI is supported by a partnership between ING, the Centre for Economic Policy Research (CEPR), Deloitte, Dimension Data, and Dell EMC.

In 2018, the TFI will award funding to original research projects that provide relevant impact-driven insights in the domains of people's (financial) decision-making, financial well-being, and financial empowerment. We particularly encourage empirical research at the individual or household level, as well as research on institutional, economic, cultural, social or behavioural factors that might affect individuals' financial decisions.

Themes

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

1. Big spending decisions (e.g. housing and homes, mobility)
2. The sharing economy and consumer platforms
3. Artificial intelligence, data and trust
4. Labour market flexibility and the gig economy
5. Social networks
6. Language and framing
7. The influence of institutions and culture
8. The influence of socio-economic status
9. The influence of values, emotions, motivations

We are open to submissions outside the themes mentioned above, as long as the proposal is relevant for people's (financial) decision-making and/or financial well-being. In this case, please indicate your proposal to be a **wildcard submission**.

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

Researchers interested in receiving funding should take note of the following specifications:

- The deadline for submitting proposals is **30 September, 2018**.
- Project proposals should be written in English.
- Maximum project duration is two years.
- The amount of funding per project awarded by the TFI could be up to EUR 100,000.³ (If applicable, information on co-funding or the applicant's own contribution should be provided).
- Projects should have a clear motivation for the creation of social or business impact.⁴
- The TFI accepts proposals that are submitted by research teams or individual researchers affiliated to different institutions/organisations (Universities, NGOs, companies, etc.).
- Research proposals from different disciplines are welcome.

¹ Questionnaires, codebooks and datasets are available upon request.

² Researchers interested in the use of ING transactional customers' data from the Netherlands, for the purpose of this call, must submit a pre-proposal specifying the research objectives and data (variables) required. The ING Data Protection Board will analyse the feasibility of each proposal and decide on granting permission, according to the rules for Data Protection Regulation. 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. For more details about this, please contact [Stefan van Woelderen](#).

³ The budget requested needs to be justified. See application form.

⁴ For more details, see point number 3 in the Assessment criteria, and the Impact section in the application form.

- Selected projects should start within three months after approval.
- 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 should be submitted within two months.
- 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).

Please use the following [Project Application Form](#) when applying for funding.

If you have any enquiries about the aim or the application procedure, or you prefer to receive the application form in word format, please contact [Maria Ferreira](#).

Project proposals must be sent by email to info@thinkforwardinitiative.com

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.

Each proposal will be assessed by the TFI Research Board (based on the advice of at least one but in most cases two peer reviewers who are 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 November. The submission result can be (1) Approved, (2) Rejected, or (3) Revise and resubmit.

Assessment criteria of research proposals

1. 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.

2. Feasibility of the proposal (25%)

- 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.

3. Potential impact – practical implications outside academic world (25%)

- Alignment of the proposal with the TFI vision and mission.
- Relevance of the societal, individual, or consumer pain points addressed by the project.
- Potential for the research results to foster social or business innovation (e.g. to create or build upon practical tools or commercial endeavours; advance in public policy or social and educational programmes to improve people's decision making and financial well-being; otherwise mobilise awareness across different segments of the population with research discoveries).
- 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.

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.
- Credentials of the institution(s) or organisation(s) in terms of access to necessary expertise.
- Multidisciplinary approach and/or multidisciplinary team.