

Sehr geehrter Dr. Prause,

This is a motivation letter for the application for the research seminar offered in the upcoming semester WS 22/23 **“The challenges and risks of AI-based technologies in business applications”**. I have also attached my transcript in the same email for your perusal.

Topic

For the upcoming seminar, I would like to research, review literature and write an academic paper about Data protection and privacy policies in Alternative data. Alternative data is usually used by credit / lending firms to underwrite credit seeking customers. Recently [I came across a report by World Bank](#)[1], highlighting information about this issue and it would be useful to learn this information personally and conduct a literature review on this topic. The potential impact of such data and its consequent effects can be significant in terms of scale.

Motivation

I have previously worked at a fintech company dealing with data of millions of users concurrently. Here, I learnt about alternative data and its importance to underwrite new customers and assess risk on existing customers. These data points are private in nature and usually it is very hard to get access to this kind of data. A lot of fintech companies have million dollar contracts with firms to get access to it.

I have written and published a research paper Minimum Interference Topology Control in Cognitive Radio Networks[2], [in the domain of networks and graphs](#), although of a different domain but it gave me great experience in writing research articles. Hence, it gives me an advantage over my peers in terms of being familiar with literature review and writing academic papers.

Keeping in mind ongoing biases even in the social world, getting to deeply research on this will give me a great opportunity to learn about the existing deep rooted social issues in our society

and how AI is affected by those issues. It will be good to bring out such issues in public domain and spread awareness about them.

I am also open to research domains which talk about other challenges and problems in AI and are worth demonstrating in public and sharing with others. It would also allow me to work with you which would be a great learning experience for me personally.

References

World Bank and CGAP (2018), Data Protection and Privacy for Alternative Data.

Abhinav Ralhan (2018), Minimum Interference Topology Control in Cognitive Radio Networks through Channel Assignment. IEEE.

Viele Grüße,

MSc. Web & Data Science
Abhinav Ralhan
abhinavr8@uni-koblenz.de
221202684