Assessment #8 Annotated Bibliography

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Data Analytics with a concentration in Prescriptive Analytics

MLA Citation:

Machireddy, J. R. (2023). Data Science and Business Analytics Approaches to Financial Wellbeing: Modeling Consumer Habits and Identifying At-Risk Individuals in Financial Services. Journal of Applied Big Data Analytics, Decision-Making, and Predictive Modelling Systems, 7(12), 1-18. https://polarpublications.com/index.php/JABADP/article/view/2023-12-04

The article, "Data Science and Business Analytics Approaches to Financial Wellbeing: Modeling Consumer Habits and Identifying At-Risk Individuals in Financial Services," by Jeshwanth Reddy Machireddy presents the application of data analytics to personal finance - a major focus in my Original Work and Final Product. Machireddy first explains how real-time, advanced analytical models can significantly improve financial health and even avoid financial emergencies in real-time, going on to explain how this analysis can be achieved. To begin with this, Machireddy explores financial factors and possible models. He also explores psychological and contextual ideas that may influence financial health. Machireddy explains that financial health is based on a variety of factors, and the varying prominence of these factors can change how healthy one is financially. He also presents several algorithms that can help with financial analysis. The first algorithm determines financial health using factors based on the customer's recent transactions. The second algorithm is a combination of the first, this time involving psychological and contextual factors. The third algorithm segments customers based on the vulnerability of their financial matters. This vulnerability is determined by the logic in the first and second algorithms, as well as some other conditionals and factors.

"Data Science and Business Analytics Approaches to Financial Wellbeing: Modeling Consumer Habits and Identifying At-Risk Individuals in Financial Services" was published in 2023 as part of Polar Publications' Journal of Applied Big Data Analytics, Decision-Making, and Predictive Modelling Systems. Machireddy is an independent researcher in IT and Data Science with over 14 years of experience and publications in Polar Publications, Google Scholar, ResearchGate, and more, emphasizing his grounded approach to data and real-world experience, applicable to research and career work. The purpose of the article is to emphasize the importance of data

analytics for personal finance and analyzing how financial health can be determined using the data analysis framework and factors.

This article is very, very relevant to my Original Work. In one article, I have access to frameworks, methods, factors, extra topics for further research, as well as multiple algorithms to achieve financial analysis and health. Thus, this article proves to be a very valuable study using which I can probably complete the majority of my Original Work, simply because there is so much valuable information packed into one study.

ANNOTATED ARTICLES:

"Data Science and Business Analytics Approaches to Financial Wellbeing…":

https://kami.app/MUY-qs6-Z6h-vFV