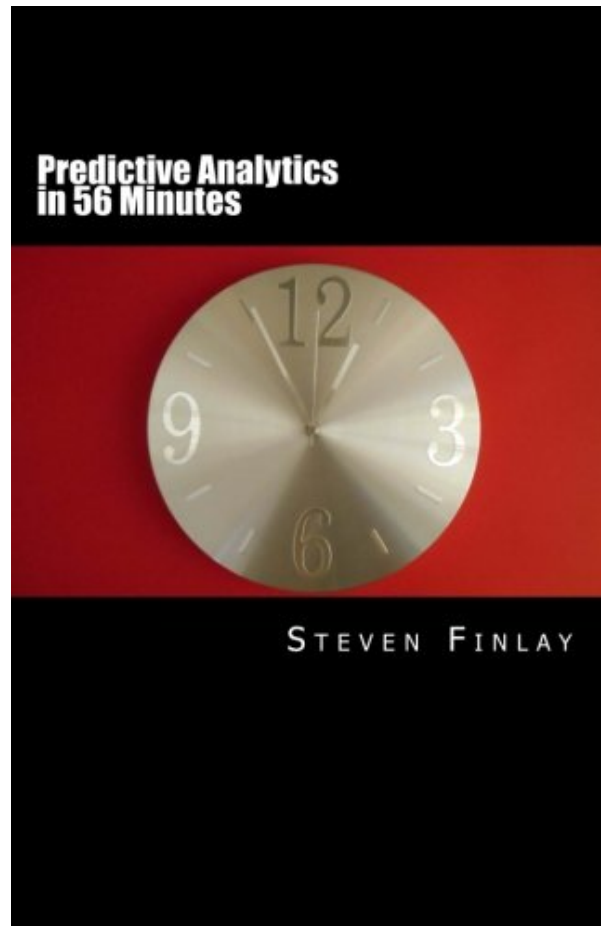


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Steve Finlay is a data scientist with more than 20 years experience of developing practical "value add" solutions in large scale data environments. He holds a PhD in predictive analytics, and is employed by one of the UK's leading banks to manage their suite of credit risk models. Steven Finlay has published a number of practically focused management books about predictive analytics and financial services. His most recent books include: Finlay, S. (2015). Predictive Analytics in 56 Minutes. Finlay, S. (2014). Predictive Analytics, Data Mining and Big Data. Myths, Misconceptions and Methods. Finlay, S. (2012). Credit Scoring, Response Modeling and Insurance Rating. A Practical Guide to Forecasting Consumer Behavior. Finlay, S. (2010). The Management of Consumer Credit. Theory and Practice. Finlay, S. (2009). Consumer Credit Fundamentals.

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