

Mobile phone usage data for credit scoring

Ots, Henri; Liiv, Innar; Tur, Diana Databases and Information Systems : 14th International Baltic Conference, DB&IS 2020, Tallinn, Estonia, June 16-19, 2020 : Proceedings 2020 / p. 82-95 https://doi.org/10.1007/978-3-030-57672-1_7 [Conference proceeding at Scopus](#) [Article at Scopus](#)

Review and modification of the cash-based analysis model based on Timothy Jury's template

Litvinenko, Alexey; Alver, Jaan AMIS 2022 : 17th International Conference Accounting and Management Information Systems : program and abstract booklet : June 08-09, 2022 Bucharest, Romania 2022 / p. 8
<https://www.amis.ase.ro/assets/docs/AMIS2022BookletPrintable.pdf>