

## **Project 7: Financial technologies in the silver economy: Supporting financial planning for retirement**

This dissertation project maps how older individuals use financial technologies for retirement planning; outlines gender differences and social inequalities in financial technology use for retirement planning; and examines existing drivers of and obstacles to financial technology use for retirement planning. It uses mixed methods: own survey, econometric analysis, focus groups, qualitative content analysis.

Host institution: University Rey Juan Carlos, Spain

Preferred start date: October 2026

Contract duration: 36 months full-time

Supervisors: Assoc.Prof. Maria Teresa Ballestar, Prof. Jorge Sainz

Secondments: LUT University (Finland), [vdSHOP](#) (a full-commerce company, Spain)

### **Additional information**

The successful candidate needs to hold a master's level degree or equivalent that is recognized in Spain.

### **Working at URJC**

The [URJC](#) endorsed the European Commission's **Human Resources Strategy for Researchers (HR Award)** in September 2018. Thanks to this [Strategy](#), the URJC promotes the mobility of researchers and ensures a good working environment for researchers to foster the development of their careers in Research with a dedicated centre.

The ideal candidate will have a strong interest in applied, data-driven research on ageing, financial behaviour, and digital technologies. Desirable Skills Include:

- **Methodological Expertise:** Proven experience with quantitative and qualitative research methods, including survey design, econometric analysis, focus group facilitation, and qualitative data analysis.
- **Statistical Software Proficiency:** Demonstrated competence in data analysis and empirical research using statistical software such as R, Python, SPSS, and Microsoft Excel.
- **Data Management:** Familiarity with managing, processing, structuring, and analysing large or complex datasets, preferably in financial and/or social research contexts.
- **Mixed-Methods Design:** Ability to work effectively with mixed-methods research designs, integrating quantitative and qualitative evidence within a coherent analytical framework.
- **Communication Skills:** Strong analytical, organisational, and academic writing skills in English.