Lyn C Thomas

List of Publications by Year
in descending order

94 papers	4,233 citations	270111 25 h-index	150775 59 g-index
97 all docs	97 docs citations	97 times ranked	2300 citing authors

#	ARTICLE	IF	CITATIONS
1	Debtor level collection operations using Bayesian dynamic programming. Journal of the Operational Research Society, 2019, 70, 1332-1348.	2.1	8
2	Lending decisions with limits on capital available: The polygamous marriage problem. European Journal of Operational Research, 2016, 249, 407-416.	3.5	1
3	Exposure at default models with and without the credit conversion factor. European Journal of Operational Research, 2016, 252, 910-920.	3.5	24
4	Modelling repayment patterns in the collections process for unsecured consumer debt: A case study. European Journal of Operational Research, 2016, 249, 476-486.	3.5	12
5	Finding the nucleoli of large cooperative games. European Journal of Operational Research, 2016, 248, 1078-1092.	3.5	13
6	Modelling LGD for unsecured retail loans using Bayesian methods. Journal of the Operational Research Society, 2015, 66, 342-352.	2.1	24
7	When to rebuild or when to adjust scorecards. Journal of the Operational Research Society, 2015, 66, 1656-1668.	2.1	9
8	Improving credit scoring by differentiating defaulter behaviour. Journal of the Operational Research Society, 2015, 66, 771-781.	2.1	36
9	The impact of Basel Accords on the lender's profitability under different pricing decisions. Journal of the Operational Research Society, 2015, 66, 1826-1839.	2.1	6
10	Benchmarking state-of-the-art classification algorithms for credit scoring: An update of research. European Journal of Operational Research, 2015, 247, 124-136.	3.5	707
11	Managing inventory and production capacity in start-up firms. Journal of the Operational Research Society, 2015, 66, 1624-1634.	2.1	6
12	The effect of introducing economic variables into credit scorecards: an example from invoice discounting. Journal of Risk Model Validation, 2015, 9, 57-78.	0.1	7
13	Assessing the impact of derived behavior information on customer attrition in the financial service industry. European Journal of Operational Research, 2014, 236, 624-633.	3.5	15
14	Using a transactor/revolver scorecard to make credit and pricing decisions. Decision Support Systems, 2014, 59, 143-151.	3.5	15
15	The economy and loss given default: evidence from two UK retail lending data sets. Journal of the Operational Research Society, 2014, 65, 363-375.	2.1	21
16	Stress testing credit card portfolios: an application in South Africa. Journal of the Operational Research Society, 2014, 65, 351-362.	2.1	1
17	Dynamic affordability assessment: predicting an applicant's ability to repay over the life of the loan. Journal of Credit Risk, 2014, 10, 3-32.	0.2	0
18	A zero-adjusted gamma model for mortgage loan loss given default. International Journal of Forecasting, 2013, 29, 548-562.	3.9	55

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19	Training and repair policies for stand-by systems. Annals of Operations Research, 2013, 208, 469-487.	2.6	1
20	Time varying or static cut-offs for credit scorecards. Journal of the Operational Research Society, 2013, 64, 1299-1306.	2.1	0
21	Repair Strategies in an Uncertain Environment: Stochastic Game Approach. Springer Series in Reliability Engineering, 2013, , 123-140.	0.3	1
22	Comparing reinforcement learning approaches for solving game theoretic models: a dynamic airline pricing game example. Journal of the Operational Research Society, 2012, 63, 1165-1173.	2.1	13
23	Comparisons of linear regression and survival analysis using single and mixture distributions approaches in modelling LGD. International Journal of Forecasting, 2012, 28, 204-215.	3.9	79
24	Comparing debt characteristics and LGD models for different collections policies. International Journal of Forecasting, 2012, 28, 196-203.	3.9	13
25	Transition matrix models of consumer credit ratings. International Journal of Forecasting, 2012, 28, 261-272.	3.9	32
26	Mixture cure models in credit scoring: If and when borrowers default. European Journal of Operational Research, 2012, 218, 132-139.	3.5	99
27	Does segmentation always improve model performance in credit scoring?. Expert Systems With Applications, 2012, 39, 2433-2442.	4.4	54
28	Future trends in business analytics and optimization. Intelligent Data Analysis, 2011, 15, 1001-1017.	0.4	7
29	Modelling the profitability of credit cards by Markov decision processes. European Journal of Operational Research, 2011, 212, 123-130.	3.5	26
30	Consumer finance: challenges for operational research. Journal of the Operational Research Society, 2010, 61, 41-52.	2.1	48
31	Application of survival analysis to cash flow modelling for mortgage products. OR Insight, 2010, 23, 1-14.	0.1	7
32	Modelling LGD for unsecured personal loans: decision tree approach. Journal of the Operational Research Society, 2010, 61, 393-398.	2.1	35
33	Modelling credit risk of portfolio of consumer loans. Journal of the Operational Research Society, 2010, 61, 411-420.	2.1	45
34	Optimizing the Collections Process in Consumer Credit. Production and Operations Management, 2010, 19, 698-708.	2.1	17
35	Modeling and model validation of the impact of the economy on the credit risk of credit card portfolios. Journal of Risk Model Validation, 2010, 4, 93-126.	0.1	5
36	Mining whole-sample mass spectrometry proteomics data for biomarkers â€" An overview. Expert Systems With Applications, 2009, 36, 5333-5340.	4.4	11

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37	Modelling the credit risk for portfolios of consumer loans: Analogies with corporate loan models. Mathematics and Computers in Simulation, 2009, 79, 2525-2534.	2.4	22
38	A note on coarse classifying in acceptance scorecards. Journal of the Operational Research Society, 2008, 59, 714-718.	2.1	2
39	Stress-testing retail loan portfolios with dual-time dynamics. Journal of Risk Model Validation, 2008, 2, 43-62.	0.1	8
40	Mathematical Programming and its Applications in Finance. Statistical Science and Interdisciplinary Research, 2008, , 1-14.	0.0	0
41	Keep or return? Managing ordering and return policies in start-up companies. European Journal of Operational Research, 2007, 179, 97-113.	3.5	10
42	Structural models in consumer credit. European Journal of Operational Research, 2007, 183, 1569-1581.	3.5	30
43	To ask or not to ask, that is the question. European Journal of Operational Research, 2007, 183, 1513-1520.	3.5	7
44	Recent developments in consumer credit risk assessment. European Journal of Operational Research, 2007, 183, 1447-1465.	3.5	348
45	Repair strategies in an uncertain environment: Markov decision process approach. Journal of the Operational Research Society, 2006, 57, 957-964.	2.1	5
46	Using adaptive learning in credit scoring to estimate take-up probability distribution. European Journal of Operational Research, 2006, 173, 880-892.	3.5	13
47	Modeling consumer acceptance probabilities. Expert Systems With Applications, 2006, 30, 499-506.	4.4	12
48	Modeling the operation of multireservoir systems using decomposition and stochastic dynamic programming. Naval Research Logistics, 2006, 53, 217-225.	1.4	33
49	Impact of demographic and economic variables on financial policy purchase timing decisions. Journal of the Operational Research Society, 2005, 56, 1051-1062.	2.1	7
50	Credit Scoring. Journal of the Operational Research Society, 2005, 56, 1003-1005.	2.1	3
51	Core, least core and nucleolus for multiple scenario cooperative games. European Journal of Operational Research, 2005, 164, 225-238.	3.5	12
52	A survey of the issues in consumer credit modelling research. Journal of the Operational Research Society, 2005, 56, 1006-1015.	2.1	109
53	A multi-objective model for bank ATM networks. Naval Research Logistics, 2005, 52, 165-177.	1.4	3
54	An economic model for credit assessment problems using screening approaches. Journal of the Operational Research Society, 2005, 56, 836-843.	2.1	1

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55	The elixir of life: using a maintenance, repair and replacement model based on virtual and operating age in the water industry. IMA Journal of Management Mathematics, 2004, 15, 151-160.	1.1	9
56	Sample selection bias in credit scoring models. Journal of the Operational Research Society, 2003, 54, 822-832.	2.1	67
57	Analysing maintenance data to gain insight into systems performance. Journal of the Operational Research Society, 2003, 54, 343-349.	2.1	15
58	Loans, ordering and shortage costs in start-ups: a dynamic stochastic decision approach. Journal of the Operational Research Society, 2003, 54, 539-548.	2.1	6
59	How useful is commonality? Inventory and production decisions to maximize survival probability in start-ups. IMA Journal of Management Mathematics, 2003, 14, 305-320.	1.1	2
60	The best banking strategy when playing The Weakest Link. Journal of the Operational Research Society, 2003, 54, 747-750.	2.1	7
61	Survival Analysis Methods for Personal Loan Data. Operations Research, 2002, 50, 277-289.	1.2	200
62	Should Start-up Companies Be Cautious? Inventory Policies Which Maximise Survival Probabilities. Management Science, 2002, 48, 1161-1174.	2.4	88
63	Time will tell: behavioural scoring and the dynamics of consumer credit assessment. IMA Journal of Management Mathematics, 2001, 12, 89-103.	1.1	51
64	Controlling multi-reservoir systems. European Journal of Operational Research, 2001, 129, 619-626.	3.5	17
65	Many-player rendezvous search: Stick together or split and meet?. Naval Research Logistics, 2001, 48, 710-721.	1.4	4
66	PHAB scores: proportional hazards analysis behavioural scores. Journal of the Operational Research Society, 2001, 52, 1007-1016.	2.1	54
67	Recalibrating scorecards. Journal of the Operational Research Society, 2001, 52, 981-988.	2.1	14
68	Experts' estimates of task durations in software development projects. International Journal of Project Management, 2000, 18, 13-21.	2.7	76
69	A survey of credit and behavioural scoring: forecasting financial risk of lending to consumers. International Journal of Forecasting, 2000, 16, 149-172.	3.9	576
70	Title is missing!. Statistics and Computing, 2000, 10, 245-252.	0.8	0
71	Stripping Coupons with Linear Programming. Journal of Fixed Income, 2000, 10, 80-87.	0.5	9
72	Interchange fees for bank ATM networks. Naval Research Logistics, 1998, 45, 407-417.	1.4	16

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73	Life and Decay. IMA Journal of Management Mathematics, 1998, 9, 393-401.	1.1	1
74	Constrained-cost maintenance and measurability of degradation. IMA Journal of Management Mathematics, 1998, 9, 211-221.	1.1	0
75	An Optimal Policy for a Two Depot Inventory Problem with Stock Transfer. Management Science, 1997, 43, 173-183.	2.4	115
76	Does cooperation in auditing matter? A comparison of a non-cooperative and a cooperative game model of auditing. European Journal of Operational Research, 1997, 103, 470-482.	3.5	17
77	Criteria and approximate methods for path-constrained moving-target search problems. Naval Research Logistics, 1995, 42, 27-38.	1.4	22
78	Forty Years On: Challenges and Successes. Journal of the Operational Research Society, 1994, 45, 1343.	2.1	0
79	Serial and parallel value iteration algorithms for discounted Markov decision processes. European Journal of Operational Research, 1993, 67, 188-203.	3.5	9
80	Dynamic Search Games. Operations Research, 1991, 39, 415-422.	1.2	34
81	Note—A Note on Computing Optimal Control Limits for GI/M/1 Queueing Systems. Management Science, 1987, 33, 939-943.	2.4	9
82	A survey of maintenance and replacement models for maintainability and reliability of multi-item systems. Reliability Engineering, 1986, 16, 297-309.	0.4	207
83	Reward Revision for Discounted Markov Decision Problems. Operations Research, 1985, 33, 1299-1315.	1.2	8
84	Replacement of Systems and Components in Renewal Decision Problems. Operations Research, 1985, 33, 404-411.	1.2	16
85	An enhanced conversion scheme for lexicographic, multiobjective integer programs. European Journal of Operational Research, 1984, 18, 57-61.	3.5	12
86	Computational comparison of value iteration algorithms for discounted Markov decision processes. Operations Research Letters, 1983, 2, 72-76.	0.5	14
87	The blast furnaces problem. European Journal of Operational Research, 1980, 4, 330-336.	3.5	21
88	Connectedness conditions used in finite state Markov Decision Processes. Journal of Mathematical Analysis and Applications, 1979, 68, 548-556.	0.5	0
89	An optimal ordering policy for a spare unit with lead time. European Journal of Operational Research, 1978, 2, 409-419.	3.5	53
90	Optimization and search. , 0, , .		2

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91	The duration derby: a comparison of duration based strategies in asset liability management. , 0, , .		1
92	Transition Matrix Models of Consumer Credit Ratings. SSRN Electronic Journal, 0, , .	0.4	1
93	The Duration Derby: A Comparison of Duration Based Strategies in Asset Liability Management. SSRN Electronic Journal, 0, , .	0.4	0
94	Modeling Credit Risk of Portfolio of Consumer Loans. SSRN Electronic Journal, 0, , .	0.4	3