Editor's introduction

This Special Issue covers the topics of Credit Scoring and Data Mining, both of which have enjoyed wide application in recent years. It is probably the case that the use of credit and risk scorecards is now essential for the continued competitiveness of organisations in the financial services sector. Also, the use of data mining techniques in customer relationship marketing is still expanding. The UK community has taken a pioneering role in the development of many of the methods and techniques involved and so this Special Issue is a timely review of some current and recent developments and applications.

I am grateful to the Guest Editors for stimulating the submission of many high quality papers and for efficiently editing them in accordance with the normal *JORS* guidelines — as well as for putting together such a fine issue. As

with all Special Issues, some papers were still being reviewed at the publication deadline and so those that are subsequently accepted will appear in future normal issues of the journal. The *JORS* guidelines for Special Issues stipulate that Guest Editors should not author or co-author more than two papers in the issue and this was observed in the initial makeup supplied to me. However I insisted that a further accepted paper, by two of the Guest Editors, should also be included as, in my opinion, it would improve both the balance and impact of the issue.

I'm sure that you will find this issue of great interest and current relevance.

John Ranyard
Editor, *JORS*