

Postgraduate Scholarship Information Sheet

Scholarship Project Title	An exploratory study of the ecosystem underpinning Buy Now Pay Later; a comparative study across Germany and Ireland
Advert reference number	SETU_WD_2026_02_SPONS
Supervisor(s)	Professor Sheila O Donohoe (SETU Waterford) Dr Cormac O Keeffe (SETU Waterford)
Research group	Centre for Finance and Business Research
Department /School/Faculty	Accounting and Economic/ Business
Duration	4 years, 48 months
Status: Full-time / Part-time	Full Time
Funding information	SETU Co-Fund Scholarship Programme
Value of the scholarship per year for four years	Stipend: € 22,500, Fees of €5,750 per annum, Research costs: €3,000
Closing date and time	Friday 25 September at 4pm Irish Time
Interview date	Week of 5 th October
PhD commencement date	19 th October 2026

Project Key Words: Buy-Now Pay Later, consumer finance, regulation

Post summary

The purpose of this study is to explore Buy Now Pay Later (BNPL) from a regulatory and behavioural perspective. A fast-growing segment of the consumer finance market, BNPL is an unsecured form of short-term consumer credit, operating at the intersection of finance and technology.

Applications are invited from a researcher who will explore BNPL in the context of the Irish and German markets to assess the adequacy of the emerging BNPL regulatory frameworks for enhanced consumer protection. A mixed method approach will be used consisting of documentary and textual analyses, interviews and a survey to capture insights from regulators, merchants and consumers regarding the prevalence and regulation of this phenomenon.

The results are expected to provide new insights regarding the prevalence and regulation of BNPL, offering practical recommendations for policymakers and regulators aiming to strengthen consumer regulation and enhance consumer education in digital finance.

This research will be conducted in English. The research project is subject to the regulations and procedures underpinning postgraduate research degrees at SETU.

Knowledge and Experiences:

Essential:

- Hold a Master's degree (minimum Second Class) with a Finance component
- Evidence of having conducted academic research at postgraduate level using both primary and secondary data.
- Knowledge and experience of both qualitative and quantitative research methodologies

Desirable

- Experience with software packages such as NVivo

Skills & Competencies

Essential

- A high standard of academic writing.
- Excellent analytical skills and problem-solving skills.
- Evidence of strong initiative and capacity to work independently.
- Evidence of coping with the challenges of undertaking research and working under pressure.
- Good interpersonal skills including oral communication and presentation skills.
- Highly motivated, self-directed with good time and project management skills.
- Willing to travel to attend relevant workshops and present at conferences.
- Applicants whose first language is not English must demonstrate on application that they meet [SETU's English language requirements](#) and provide all necessary documentation. See Page 7 of the Code of Practice

In order to be **shortlisted for interview**, you must meet the SETU English speaking requirements so please provide evidence in your application.

Desirable

Capable of working as part of a team

Further information

For any informal queries, please contact Professor Sheila O Donohoe on email Sheila.ODonohoe@setu.ie

Application procedure

Complete the online Application Form from the [SETU website](#) quoting the advert reference number from above.

Please ensure that you upload all supporting documents as part of your submission.

Please note that applications must be submitted by this route.

For queries relating to the application and admission process please contact the Postgraduate Admissions Office via email researchadmissions@setu.ie or telephone +353 (0)51 302883.

University Website: <https://www.setu.ie>

The University will short-list and interview those applicants who provide the most suitable information in terms of experience, qualifications and other requirements relevant to the scholarship.

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