



**İTÜ**  
**FACULTY OF**  
**MANAGEMENT**  
**DATA SCIENCE AND**  
**ANALYTICS**  
**DEPARTMENT**

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**SEMINARS**

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**13:00-14:00**



**ISB 210**



**Dr. Mehmet Akif Coşkun**

## **Framing Investment Returns: Trust and Conversion in P2P Lending Ads**

**SHORT BIO:** Mehmet Akif Coskun is a data scientist at Lendermarket with expertise in fintech data analytics, financial predictions, and user trust and investor conversion. He is the founder of Twimh Yazılım Teknolojileri, a technology firm delivering data-driven solutions and creative digital products. Previously, he held academic roles at Alfaisal University and as an Assistant Professor in Turkey. He earned his PhD in Electrical and Electronics Engineering from the University of Houston in 2013.

**ABSTRACT:** Behavioral responses to message framing in fintech marketing have been widely studied, and recent studies suggest that perceived trustworthiness can yield better results compared to high-gain advertising strategy. While high-gain advertising is intuitively appealing, it might also trigger skepticism, as excessive returns can sound deceptive. In this study, we have investigated interest rate framing effects on investor conversion using investor acquisition metrics from advertisement campaigns in peer-to-peer (P2P) lending platforms. Results showed that conservative message framing had better conversion rates, lower cost per investor acquisition although high-gain message framing had more click through rates. These findings contribute to the literature on investor behaviour and response to message framing offering practical implications for fintech marketing strategies.