

REFERENCES

- [1] “View of PEMODELAN PROBABILITY OF DEFAULT PORTOFOLIO PEMBIAYAAN BERSAMA FINTECH LENDING DAN MULTI FINANCE_STUDI KASUS BANK ABC.pdf.”
- [2] “View of Strategi Peningkatan Ketahanan Pangan Kabupaten Bogor.pdf.”
- [3] A. D. W. Martowardojo, “Penyelenggaraan Teknologi Finansial,” *Peratur. Bank Indones.*, p. 1, 2017, [Online]. Available: <https://www.bi.go.id/id/sistem-pembayaran/fintech/Contents/default.aspx>
- [4] A. A. Diniyya, M. Aulia, and R. Wahyudi, “Financial Technology Regulation in Malaysia and Indonesia: A Comparative Study,” *Ihtifaz J. Islam. Econ. Financ. Bank.*, vol. 3, no. 2, p. 67, 2021, doi: 10.12928/ijiefb.v3i2.2703.
- [5] F. E. A. J. Awotunde, E. A. Adeniyi, R. Ogundokun, *Fintech with Artificial Intelligence, Big Data, and Blockchain*. 2021.
- [6] G. Change *et al.*, “Exploring the Strategies Big Data Analysts Need to Implement When Establishing Community Bank Data Governance,” *Pap. Knowl. . Towar. a Media Hist. Doc.*, vol. 3, no. 2, p. 6, 2021.
- [7] R. Buckley and S. Webster, “Fintech in Developing Countries: Charting New Customer Journeys,” *J. Financ. Transform.*, vol. 44, no. January 2016, pp. 151–159, 2016.
- [8] R. Njatrijani and R. R. Prananda, “Risk and performance in technology service platform of online peer-to-peer (P2P) mode,” *Int. J. Sci. Technol. Res.*, vol. 9, no. 3, pp. 5404–5406, 2020.
- [9] A. Y. Syariful, Saparso, and R. Lumbantobing, “The effect of product innovation and service quality on customer loyalty is mediated by customer satisfaction at PT KB Finansia Multifinance (Kredit plus) Tasikmalaya,” *Enrichment : Journal of Management*, vol. 13, no. 1. pp. 596–611, 2023. doi: 10.35335/enrichment.v13i1.1303.
- [10] Z. Abdin, R. M. Prabantarikso, E. Fahmy, and A. Farhan, “Analysis of the efficiency of insurance companies in Indonesia,” *Decis. Sci. Lett.*, vol. 11, no. 2, pp. 105–112, 2022, doi: 10.5267/j.dsl.2022.1.002.

- [11] Z. A. Andriawan, R. Pratama, and Khadijah, “Usability Testing of Multifinance Mobile Application for End-Customer (Case Study: PT.XYZ),” *ICICoS 2020 - Proceeding 4th Int. Conf. Informatics Comput. Sci.*, 2020, doi: 10.1109/ICICoS51170.2020.9298977.
- [12] H. Karjaluo, A. A. Shaikh, H. Saarijärvi, and S. Saraniemi, “How perceived value drives the use of mobile financial services apps,” *Int. J. Inf. Manage.*, vol. 47, no. September 2017, pp. 252–261, 2019, doi: 10.1016/j.ijinfomgt.2018.08.014.
- [13] D. Tripathi, D. R. Edla, A. Bablani, A. K. Shukla, and B. R. Reddy, “Experimental analysis of machine learning methods for credit score classification,” *Prog. Artif. Intell.*, vol. 10, no. 3, pp. 217–243, 2021, doi: 10.1007/s13748-021-00238-2.
- [14] D. S. S. Sahid, J. N. Sari, and Y. D. L. Widyasari, “Credit Scoring Models and Applications Based on Personality Predictions Using Twitter Data and Debtor Big Data at PT. Bank Riau Kepri,” *Int. ABEC*, pp. 26–30, 2021, [Online]. Available: <https://abecindonesia.org/iabec/index.php/iabec/article/view/28%0Ahttps://abecindonesia.org/iabec/index.php/iabec/article/download/28/15>
- [15] P. Hohnen, M. A. Ulfstjerne, and M. S. Krabbe, “Assessing Creditworthiness in the Age of Big Data,” *J. Extrem. Anthropol.*, vol. 5, no. 1, pp. 29–55, 2021, doi: 10.5617/jea.8315.
- [16] J. P. Barddal, L. Loezer, F. Enembreck, and R. Lanzaolo, “Lessons learned from data stream classification applied to credit scoring,” *Expert Syst. Appl.*, vol. 162, no. July, p. 113899, 2020, doi: 10.1016/j.eswa.2020.113899.
- [17] F. Ariq, F. Adiwirya, Y. H. Chrisnanto, A. K. Ningsih, and F. Renaldi, “Car Creditworthiness Classification Using Naive Bayes and Credit Scoring,” no. Luhriyani 2016, pp. 992–1001, 2023, doi: 10.46254/ap03.20220199.
- [18] Y. Luo, Z. Wang, and C. Wang, “Improvement of APACHE II score system for disease severity based on XGBoost algorithm,” *BMC Med. Inform. Decis. Mak.*, vol. 21, no. 1, pp. 1–12, 2021, doi: 10.1186/s12911-021-01591-x.

- [19] A. Markov, Z. Seleznyova, and V. Lapshin, "Credit scoring methods: Latest trends and points to consider," *J. Financ. Data Sci.*, vol. 8, pp. 180–201, 2022, doi: 10.1016/j.jfds.2022.07.002.
- [20] G. Zeng, "On the confusion matrix in credit scoring and its analytical properties," *Commun. Stat. - Theory Methods*, vol. 49, no. 9, pp. 2080–2093, 2020, doi: 10.1080/03610926.2019.1568485.
- [21] N. E. Benti *et al.*, "Techno-economic analysis of solar energy system for electrification of rural school in Southern Ethiopia," *Cogent Eng.*, vol. 9, no. 1, 2022, doi: 10.1080/23311916.2021.2021838.
- [22] O. Widilestariningtyas, "The Effect of Capital Expenditure and Operational Expenditure on Investment Decision," *Proceeding Int. Conf. Business, Econ. Soc. Sci. Humanit.*, vol. 3, pp. 797–808, 2022, doi: 10.34010/icobest.v3i.213.
- [23] A. Strategi *et al.*, "PADA GOLDEN RESTAURANT JAKARTA PENDAHULUAN Latar Belakang Masalah Perumusan Masalah," vol. 2, no. 9, pp. 274–285.
- [24] FINANCIAL SERVICES AUTHORITY OF THE REPUBLIC OF INDONESIA, "Digital Finance Innovation Road Map and Action Plan 2020-2024," p. 9, 2020.
- [25] OJK, "POJK No 29/POJK.05/2014," 2014.
- [26] Bank Indonesia, "Bank Indonesia Regulation Number 23/2/PBI/2021," *Www.Ojk.Go.Id*, vol. 53, no. 9, pp. 1689–1699, 2021, [Online]. Available: <https://www.ojk.go.id/>
- [27] U. N. 19 T. 2016 RI, "Undang-Undang Republik Indonesia Nomor 19 Tahun 2016 Tentang Perubahan Atas Undang-Undang Nomor 11 Tahun 2008 Tentang Informasi Dan Transaksi Elektronik," *UU No. 19 tahun 2016*, no. 1, pp. 1–31, 2016.
- [28] D. B.-B. RI and Bpk.go.id, "Personal data protection law," *Ditama Binbangkum - BPK RI*, no. 016999, pp. 1–50, 2022.