

Ebeltoft, J. C., & Vorset Heiberg, J. (n.d.). Exploring the Etiology and Ontology of the Big Five Personality Traits Multivariate Genetic Analysis of a Norwegian Sample.

FICO. (n.d.). What is a Credit Score?

Gilang, S., & Putra, P. (n.d.). SME Credit Scoring Using Social Media Data. <http://wis.ewi.tudelft.nl>

Guo, G., Zhu, F., Chen, E., Liu, Q., Wu, L., & Guan, C. (2016). From footprint to evidence: An exploratory study of mining social data for credit scoring. ACM Transactions on the Web, 10(4). <https://doi.org/10.1145/2996465>

Handbook of Employee Selection. (n.d.).

IDN Research Institute. (2023). Indonesia Gen Z Report 2024.

Jagtiani, J., & Lemieux, C. (2019). The roles of alternative data and machine learning in fintech lending: Evidence from the LendingClub consumer platform. Financial Management, 48(4), 1009–1029. <https://doi.org/10.1111/fima.12295>

Kannan, R., Shing, K. W., Ramakrishnan, K., Ong, H. B., & Alamsyah, A. (2022). Machine Learning Models for Predicting Financially Vigilant Low-Income Households. IEEE Access, 10, 70418–70427. <https://doi.org/10.1109/ACCESS.2022.3187564>

Karlos, S., Kostopoulos, G., & Kotsiantis, S. (2020). A soft-voting ensemble based co-training scheme using static selection for binary classification problems. Algorithms, 13(1). <https://doi.org/10.3390/a13010026>

Kumari, S., Kumar, D., & Mittal, M. (2021). An ensemble approach for classification and prediction of diabetes mellitus using soft voting classifier. International Journal of Cognitive Computing in Engineering, 2, 40–46. <https://doi.org/10.1016/j.ijcce.2021.01.001>

Lagman, A. C., Alfonso, L. P., Goh, M. L. I., Lalata, J. A. P., Magcuyao, J. P. H., & Vicente, H. N. (2020). Classification algorithm accuracy improvement for student graduation prediction using ensemble model. International Journal of Information and Education Technology, 10(10), 723–727. <https://doi.org/10.18178/ijiet.2020.10.10.1449>

Ledhem, M. A. (2022). Data mining techniques for predicting the financial performance of Islamic banking in Indonesia. Journal of Modelling in Management, 17(3), 896–915. <https://doi.org/10.1108/JM2-10-2020-0286>

- Ling, K. S., Jamaian, S. S., Mansur, S., & Liew, A. K. H. (2023). Modeling Tenant's Credit Scoring Using Logistic Regression. *SAGE Open*, 13(3). <https://doi.org/10.1177/21582440231189693>
- Munandar, A., Wiga, ;, Baihaqi, M., & Nurhopipah, A. (2023). A Soft Voting Ensemble Classifier to Improve Survival Rate Predictions of Cardiovascular Heart Failure Patients. *ILKOM Jurnal Ilmiah*, 15(2), 344–352. <https://doi.org/10.33096/ilkom.v15i2.1632.344-353>
- Muñoz-Cancino, R., Bravo, C., Ríos, S. A., & Graña, M. (2023). On the dynamics of credit history and social interaction features, and their impact on creditworthiness assessment performance. *Expert Systems with Applications*, 218. <https://doi.org/10.1016/j.eswa.2023.119599>
- Niranjan, S. K., REVA University, Institute of Electrical and Electronics Engineers. Bangalore Section, & Institute of Electrical and Electronics Engineers. (n.d.). Proceedings of the International Conference on Smart Technologies in Computing, Electrical and Electronics (ICSTCEE 2020) : October 9-10, 2020, Virtual Conference.
- Niu, B., Ren, J., & Li, X. (2019). Credit scoring using machine learning by combining social network information: Evidence from peer-to-peer lending. *Information* (Switzerland), 10(12). <https://doi.org/10.3390/INFO10120397>
- Orlova, E. V. (2021). Methodology and models for individuals' creditworthiness management using digital footprint data and machine learning methods. *Mathematics*, 9(15). <https://doi.org/10.3390/math9151820>
- Puteri Ramadhani, D., Mentari Wijaya, P., & Alamsyah, A. (n.d.). Credit Scoring Model Construction Based On LinkedIn Social Media Data.
- Rahman, A. A., Prasetyowati, S. S., & Sibaroni, Y. (2023). Performance Analysis of The Imbalanced Data Method on Increasing The Classification Accuracy of The Machine Learning Hybrid Method. *JIPI (Jurnal Ilmiah Penelitian Dan Pembelajaran Informatika)*, 8(1), 115–126. <https://doi.org/10.29100/jipi.v8i1.3286>
- Ramadhani, D. P., Ekaputri, S. A., & Alamsyah, A. (n.d.). Modeling Person's Creditworthiness over Their Demography and Personality Appearance in Social Media. <https://doi.org/https://doi.org/10.1109/IWBIS56557.2022.9924843>
- Rian Basori, O., Sulistya, D., & Wahyuningsih, D. (n.d.). Analisis Penilaian Prinsip 5C dalam Pemberian Kredit terhadap Non Performing Loan guna Menilai Tingkat Kesehatan Bank pada PT BPR Harta Swadiri Pandaan.

- Roberts, M. J. D., Connolly, R., Conley, J., & Miller, J. (2023). Digital Citizenship and the Big Five Personality Traits. *Informatics*, 10(3). <https://doi.org/10.3390/informatics10030058>
- Runchi, Z., Liguo, X., & Qin, W. (2023). An ensemble credit scoring model based on logistic regression with heterogeneous balancing and weighting effects. *Expert Systems with Applications*, 212. <https://doi.org/10.1016/j.eswa.2022.118732>
- Saardchom, N. (2012). Expert Judgment Based Scoring Model. In *Journal of Business and Economics* (Vol. 3, Issue 3). <http://www.academicstar.us>
- 'Tan, P.-N., 'Steinbanch, M., 'Karpatne, A., & 'Kumar, V. (2020). *Introduction to Data Mining* (2nd ed.). Pearson Education Limited.
- Tan, T., & Phan, T. Q. (2018). Social Media-Driven Kredit Scoring: The Predictive Value of Social Structures.
- Tex AU. (n.d.). <https://www.texau.com/>.
- Wijaya, T. (2023). The Rise of Innovative Credit Scoring System in Indonesia: Assessing Risks and Policy Challenges. www.cips-indonesia.org
- Yu, Y., Scheidegger, S., Elliott, J., & Löfgren, Å. (2024). climateBUG [Formula presented]: A data-driven framework for analyzing bank reporting through a climate lens. *Expert Systems with Applications*, 239. <https://doi.org/10.1016/j.eswa.2023.122162>
- Zhang, T., & Chi, G. (2021). A heterogeneous ensemble credit scoring model based on adaptive classifier selection: An application on imbalanced data. *International Journal of Finance and Economics*, 26(3), 4372–4385. <https://doi.org/10.1002/ijfe.2019>
- Zhong, Y., & Wang, H. (2023). Internet Financial Credit Scoring Models Based on Deep Forest and Resampling Methods. *IEEE Access*, 11, 8689–8700. <https://doi.org/10.1109/ACCESS.2023.3239889>