PREFACE

With gratitude to Allah SWT, the All-knowing, for His infinite mercy and guidance, I am pleased to have completed this thesis titled "EXPLORING CREDITWORTHINESS USING SOCIAL MEDIA DATA AND ENSEMBLE SOFT VOTING". This thesis is presented in partial fulfillment of the requirements for the Bachelor Degree (S1) in Management in Business of Technology and Information (MBTI) at the Faculty of Economics and Business, Telkom University Bandung. The journey of completing this research and writing this thesis was made possible by the significant support, feedback, and encouragement. I received from various individuals. I would like to take this opportunity to extend my deepest thanks to:

- 1. Allah SWT has blessed me with countless favors and opportunities, allowing me to experience many privileges in life.
- 2. To my dear parents, Mom (Ina Irmayanti) and Dad (Raden Subowo), I am deeply grateful for your unwavering support, love, and prayers. Thank you for your endless patience and for always being there for me. My greatest hope is to make you proud.
- 3. To my one and only sibling, Kakak April Jelek, thank for being a role model in my life.
- 4. Mr. Dr. Andry Alamsyah, S.Si., M.Sc., as my supervisor lecturer for all expert guidance, constructive advice, and steadfast support, which have been crucial to the successful completion of this thesis.
- 5. Mrs. Dr. Maria Apsari Sugiat, S.E., M.M., my guardian lecturer, for providing invaluable assistance throughout my journey in completing my Bachelor's Degree in the MBTI program at Telkom University.
- 6. The author's best friends, Syareefah, Tari, Kadek, and Hany provided encouragement, and friendship throughout this journey.
- 7. The author's college friends, Raras, Puti, Noe, Ara, Diva, Teci, Mahira, Nindy, Azkia, and Mba Re for making memorable moments during university life.

8. To all my fellow lab members in LAB SCBD 2023, thank you for being such a supportive and hilarious group of peers.

I hope that this thesis will provide valuable benefits and contribute positively to the advancement of knowledge and practice in this field. Amin YRA.