

TABLE OF CONTENTS

PREFACE	ii
ACKNOWLEDGEMENT	iii
APPROVAL SHEET	iv
STATEMENT OF PLAGIARISM WORK	v
TABLE OF CONTENTS	vi
LIST OF TABLES.....	viii
LIST OF FIGURES.....	ix
ABSTRACT.....	x
CHAPTER I INTRODUCTION	1
1.1 BACKGROUND.....	1
1.2 PROBLEM STATEMENT	3
1.3 RESEARCH QUESTIONS.....	3
1.4 RESEARCH OBJECTIVES.....	4
1.5 RESEARCH MOTIVATION.....	4
1.6 BENEFIT OF THE RESEARCH.....	4
1.7 CONTRIBUTIONS.....	5
1.8 SCOPE AND LIMITATIONS	5
1.9 WRITING SYSTEMATICS.....	6
CHAPTER II LITERATURE REVIEW	8
2.1 LITERATURE REVIEW	8
2.1.1 ICS Ethical Considerations	8
2.1.2 Existing Research Showing the Relations of ICS and Accounting.....	11
2.1.3 Existing Research on Credit Scoring Impact to Financial Inclusion	12
CHAPTER III RESEARCH METHODOLOGY	13
3.1 RESEARCH DESIGN	13
3.2 DATA COLLECTION METHOD.....	14
3.2.1 Review Criteria Development.....	14
3.2.2 Data Collection Flow	17
3.2.3 Data Collection Results.....	18
CHAPTER IV RESULT AND DISCUSSION.....	22
4.1 ARTICLE REVIEW RESULT	22
4.2 ETHICAL DETERMINANT	23



UNIVERSITAS
GADJAH MADA

The Role of Innovative Credit Scoring to Ethical Considerations

Caroline Natasha Amartya Wawor, Ahmad Zaki, S.E., M.Acc., Ph.D.

Universitas Gadjah Mada, 2025 | Diunduh dari <http://etd.repository.ugm.ac.id/>

4.2.1 Transparency	24
4.2.2 Fairness	26
4.2.3 Accuracy	29
4.2.4 Privacy	33
4.2 DISCUSSION.....	35
CHAPTER V CONCLUSION AND RECOMMENDATIONS	40
5.1 CONCLUSION	40
5.2 LIMITATION	40
5.3 IMPLICATION	41
APPENDIX	42
REFERENCE.....	58