DAFTAR PUSTAKA

Abidah, D. Y., Wijoyo, S. H., & Rahman, K. (2025). *Pengaruh Platform Visual Studio Code Terhadap Hasil Belajar Siswa pada Mata pelajaran Pemrograman Dasar Kelas X Jurusan Teknik Komputer dan Jaringan SMKN 3 Malang*. *9*(3).

Alamsyah, A., Hafidh, A. A., & Mulya, A. D. (2025). Innovative Credit Risk Assessment: Leveraging Social Media Data for Inclusive Credit Scoring in Indonesia's Fintech Sector. *Journal of Risk and Financial Management*, *18*(2). https://doi.org/10.3390/jrfm18020074

Arminarahmah, N., Mahalisa, G., & Informatika, T. (2024). *Implementasi Model Machine Learning pada Klasifikasi Status Penyakit Diabetes Berbasis Streamlit Implementation of Machine Learning Models in Diabetes Disease Status Classification Based on Streamlit*. *13*(105), 470–475.

Arvante, J. Z. Y. (2022). Dampak Permasalahan Pinjaman *Online* dan Perlindungan Hukum Bagi Konsumen Pinjaman *Online*. *Ikatan Penulis Mahasiswa Hukum Indonesia Law Journal*, *2*(1), 73–87. https://doi.org/10.15294/ipmhi.v2i1.53736

Aysan, A. F., & Ciftler, B. S. (2024). *Predictive Power of Random Forests in Analyzing Risk Management in Islamic Banking*.

Baharuddin, F., & Tjahyanto, A. (2022). Peningkatan Performa Klasifikasi Machine Learning Melalui Perbandingan Metode Machine Learning dan Peningkatan *Dataset*. *Jurnal Sisfokom (Sistem Informasi Dan Komputer)*, *11*(1), 25–31. https://doi.org/10.32736/sisfokom.v11i1.1337

Chen, T. (2022). *XGBoost : A Scalable Tree Boosting System*.

Duda, M., Sovacool, K. L., Farzaneh, N., Nguyen, V. K., Sarah, E., Falk, H., Furman, K. L., Walker, L. A., Diao, R., Drotos, A. C., Woloshin, A., Dotson, G. A., Kriebel, A., Thiede, S. N., Lapp, Z., & Wolford, B. N. (2022). *Teaching Python for Data Science: Collaborative development of a modular & interactive curriculum*. *4*(46). https://doi.org/10.21105/jose.00138.Teaching

Ekie, S., Putra, N., & Furqan, M. (2024). *CESS Penerapan Data Mining dalam Pengelompokan Kualitas Produk Kelapa Sawit Menggunakan Algoritma K-*

Means Clustering Application of Data Mining in Classifying the Quality of Palm Products Using Algorithm K-Means Clustering. *9*(2), 766–777.

Emmanuel, I., Sun, Y., & Wang, Z. (2024). A machine learning - based credit risk prediction engine system using a stacked classifier and a filter - based feature selection method. *Journal of Big Data*. https://doi.org/10.1186/s40537-024-00882-0

Firyal, A., Ramadhina, L., & Sofian, E. (2024). *Perbandingan Metode K-Nearest Neighbor dan Pohon Keputusan dalam Analisis Sentimen Data Ulasan Aplikasi Pinjaman Online Berizin OJK Di Google Play*. *VII*, 115–124.

Fitria, M., Ariawan, A., Angelia, S., & Yudiarso, A. (2025). Exploring Fintech Lending Usage in Indonesia Through a Socio-Cultural. *Jurnal Analisa Sosiologi*, *14*(July).

Gu, Z., Lv, J., Wu, B., Hu, Z., & Yu, X. (2024). Heliyon Credit risk assessment of small and micro enterprise based on machine learning. *Heliyon*, *10*(5), e27096. https://doi.org/10.1016/j.heliyon.2024.e27096

Gupta, A., Pant, V., Kumar, S., & Bansal, P. K. (2024). An implementation of machine learning on loan default prediction based on customer behavior. *Proceedings of the 2020 9th International Conference on System Modeling and Advancement in Research Trends, SMART 2020*, *14*(01), 423–426. https://doi.org/10.54209/infosains.v14i01

Ilham, M., Siswanto, T., & Sugiarto, D. (2024). *Design of Study Program Performance Dashboard using Streamlit*. *4*(2), 96–100.

Julkarnain, M., & Yustiardin, M. (2024). *Penerapan Algoritma Naive Bayes dalam Memprediksi Lulus Tepat Waktu Mahasiswa*. *4*(2), 848–858.

Kreteria, A., Dengan, P., & Semantik, T. (2023). *Implementasi aplikasi jupyter notebook sebagai analisis kreteria plagiasi dengan teknik semantik*. *8*(2), 627–637.

Kristanti, F. T., Febrianta, M. Y., Salim, D. F., Riyadh, H. A., & Beshr, B. A. H. (2024). Predicting Financial Distress in Indonesian Companies using Machine Learning. *Engineering, Technology and Applied Science Research*, *14*(6), 17644–17649. https://doi.org/10.48084/etasr.8520

Li, Y., Stasinakis, C., & Yeo, W. M. (2022). *A Hybrid XGBoost-MLP Model for*

Credit Risk Assessment on Digital Supply Chain Finance. 184–207.

Loss, G. H. M., & Optimization, F. (2024). *XGBoost-B-GHM : An Ensemble Model with Feature Selection*. 1–26.

Mohialden, Y. M., Kadhim, R. W., & Hussien, N. M. (2024). *Top Python-Based Deep Learning Packages : A Comprehensive Review*. *5*(1), 1–9.

Mumbunan, K., Marchantia Betsi Bawata, M., Prayer kusen, M., Tarigan, V., & Yusupa, A. (2025). Perbandingan Algoritma Naive Bayes Dan Support Vector Machine Dalam Deteksi Berita Hoax Berbahasa Indonesia. *Riau Jurnal Teknik Informatika*, *4*(1), 52–64. https://doi.org/10.30606/rjti.v4i1.3262

Nanda, N. A., Farida, Y., & Dianita, W. (2025). *Implementation of SMOTE to Improve the Performance of Random Forest Classification in Credit Risk Assessment in Banking*. *9*(2), 158–177.

Pradana, H. D., Hermajiwandini, C. M. D. W., & Rahmawati, D. (2025). Financial Inclusion Based on Fintech Lending (Peer to Peer Lending) in Indonesia. *Amkop Management Accounting Review (AMAR)*, *5*(1), 348–358. https://doi.org/10.37531/amar.v5i1.2617

Prahastiwi, N. A., Lubis, M., Fakhrurroja, H., Info, A., Scoring, C., Learning, E. S., & Loan, N. P. (2025). *The Ensemble Supervised Machine Learning for Credit Scoring Model in Digital Banking Institution*. *8*(2), 466–477.

Prayudani, S., Sibarani, Y., Salam, A., & Lubis, A. R. (2025). *Perbandingan Kinerja Model Pembelajaran Mesin Random Forest dan K-Nearest Neighbor (KNN) Untuk Prediksi Risiko Kredit pada Layanan Pinjaman Online*. *5*(2), 118–127.

Randy, R., Budi, I., & Purwandari, B. (2021). Heliyon Detection of fi ntech P2P lending issues in Indonesia. *HLY*, *7*(4), e06782. https://doi.org/10.1016/j.heliyon.2021.e06782

Ruseno, N., Kurniawan, S., & Santoso, G. (2025). *Pemanfaatan Big Data , AI , dan Robotik untuk Prediksi Tren Ekonomi Berbasis Machine Learning*. *01*(01), 10–17.

Suhadolnik, N., & Ueyama, J. (2023). *Machine Learning for Enhanced Credit Risk Assessment : An Empirical Approach*.

Syafarina, G. A. (2023). *Implementasi Framework Streamlit Sebagai Prediksi*

Harga Jual Rumah Dengan Linear Regresi. 121–125. https://doi.org/10.47002/metik.v7i2.680

Utara, B., & Laravel, M. (2025). *Jurnal Teknik Indonesia*. *1*, 1–11.

Abidah, D. Y., Wijoyo, S. H., & Rahman, K. (2025). *Pengaruh Platform Visual Studio Code Terhadap Hasil Belajar Siswa pada Mata pelajaran Pemrograman Dasar Kelas X Jurusan Teknik Komputer dan Jaringan SMKN 3 Malang*. *9*(3).

Alamsyah, A., Hafidh, A. A., & Mulya, A. D. (2025). Innovative Credit Risk Assessment: Leveraging Social Media Data for Inclusive Credit Scoring in Indonesia's Fintech Sector. *Journal of Risk and Financial Management*, *18*(2). https://doi.org/10.3390/jrfm18020074

Arminarahmah, N., Mahalisa, G., & Informatika, T. (2024). *Implementasi Model Machine Learning pada Klasifikasi Status Penyakit Diabetes Berbasis Streamlit Implementation of Machine Learning Models in Diabetes Disease Status Classification Based on Streamlit*. *13*(105), 470–475.

Arvante, J. Z. Y. (2022). Dampak Permasalahan Pinjaman *Online* dan Perlindungan Hukum Bagi Konsumen Pinjaman *Online*. *Ikatan Penulis Mahasiswa Hukum Indonesia Law Journal*, *2*(1), 73–87. https://doi.org/10.15294/ipmhi.v2i1.53736

Aysan, A. F., & Ciftler, B. S. (2024). *Predictive Power of Random Forests in Analyzing Risk Management in Islamic Banking*.

Baharuddin, F., & Tjahyanto, A. (2022). Peningkatan Performa Klasifikasi Machine Learning Melalui Perbandingan Metode Machine Learning dan Peningkatan *Dataset*. *Jurnal Sisfokom (Sistem Informasi Dan Komputer)*, *11*(1), 25–31. https://doi.org/10.32736/sisfokom.v11i1.1337

Chen, T. (2022). *XGBoost : A Scalable Tree Boosting System*.

Duda, M., Sovacool, K. L., Farzaneh, N., Nguyen, V. K., Sarah, E., Falk, H., Furman, K. L., Walker, L. A., Diao, R., Drotos, A. C., Woloshin, A., Dotson, G. A., Kriebel, A., Thiede, S. N., Lapp, Z., & Wolford, B. N. (2022). *Teaching Python for Data Science: Collaborative development of a modular & interactive curriculum*. *4*(46). https://doi.org/10.21105/jose.00138.Teaching

Ekie, S., Putra, N., & Furqan, M. (2024). *CESS Penerapan Data Mining dalam*

Pengelompokan Kualitas Produk Kelapa Sawit Menggunakan Algoritma K-Means Clustering Application of Data Mining in Classifying the Quality of Palm Products Using Algorithm K-Means Clustering. *9*(2), 766–777.

Emmanuel, I., Sun, Y., & Wang, Z. (2024). A machine learning - based credit risk prediction engine system using a stacked classifier and a filter - based feature selection method. *Journal of Big Data*. https://doi.org/10.1186/s40537-024-00882-0

Firyal, A., Ramadhina, L., & Sofian, E. (2024). *Perbandingan Metode K-Nearest Neighbor dan Pohon Keputusan dalam Analisis Sentimen Data Ulasan Aplikasi Pinjaman Online Berizin OJK Di Google Play*. *VII*, 115–124.

Fitria, M., Ariawan, A., Angelia, S., & Yudiarso, A. (2025). Exploring Fintech Lending Usage in Indonesia Through a Socio-Cultural. *Jurnal Analisa Sosiologi*, *14*(July).

Gu, Z., Lv, J., Wu, B., Hu, Z., & Yu, X. (2024). Heliyon Credit risk assessment of small and micro enterprise based on machine learning. *Heliyon*, *10*(5), e27096. https://doi.org/10.1016/j.heliyon.2024.e27096

Gupta, A., Pant, V., Kumar, S., & Bansal, P. K. (2024). An implementation of machine learning on loan default prediction based on customer behavior. *Proceedings of the 2020 9th International Conference on System Modeling and Advancement in Research Trends, SMART 2020*, *14*(01), 423–426. https://doi.org/10.54209/infosains.v14i01

Ilham, M., Siswanto, T., & Sugiarto, D. (2024). *Design of Study Program Performance Dashboard using Streamlit*. *4*(2), 96–100.

Julkarnain, M., & Yustiardin, M. (2024). *Penerapan Algoritma Naive Bayes dalam Memprediksi Lulus Tepat Waktu Mahasiswa*. *4*(2), 848–858.

Kreteria, A., Dengan, P., & Semantik, T. (2023). *Implementasi aplikasi jupyter notebook sebagai analisis kreteria plagiasi dengan teknik semantik*. *8*(2), 627–637.

Kristanti, F. T., Febrianta, M. Y., Salim, D. F., Riyadh, H. A., & Beshr, B. A. H. (2024). Predicting Financial Distress in Indonesian Companies using Machine Learning. *Engineering, Technology and Applied Science Research*, *14*(6), 17644–17649. https://doi.org/10.48084/etasr.8520

Li, Y., Stasinakis, C., & Yeo, W. M. (2022). *A Hybrid XGBoost-MLP Model for Credit Risk Assessment on Digital Supply Chain Finance*. 184–207.

Loss, G. H. M., & Optimization, F. (2024). *XGBoost-B-GHM : An Ensemble Model with Feature Selection*. 1–26.

Mohialden, Y. M., Kadhim, R. W., & Hussien, N. M. (2024). *Top Python-Based Deep Learning Packages : A Comprehensive Review*. *5*(1), 1–9.

Mumbunan, K., Marchantia Betsi Bawata, M., Prayer kusen, M., Tarigan, V., & Yusupa, A. (2025). Perbandingan Algoritma Naive Bayes Dan Support Vector Machine Dalam Deteksi Berita Hoax Berbahasa Indonesia. *Riau Jurnal Teknik Informatika*, *4*(1), 52–64. https://doi.org/10.30606/rjti.v4i1.3262

Nanda, N. A., Farida, Y., & Dianita, W. (2025). *Implementation of SMOTE to Improve the Performance of Random Forest Classification in Credit Risk Assessment in Banking*. *9*(2), 158–177.

Pradana, H. D., Hermajiwandini, C. M. D. W., & Rahmawati, D. (2025). Financial Inclusion Based on Fintech Lending (Peer to Peer Lending) in Indonesia. *Amkop Management Accounting Review (AMAR)*, *5*(1), 348–358. https://doi.org/10.37531/amar.v5i1.2617

Prahastiwi, N. A., Lubis, M., Fakhrurroja, H., Info, A., Scoring, C., Learning, E. S., & Loan, N. P. (2025). *The Ensemble Supervised Machine Learning for Credit Scoring Model in Digital Banking Institution*. *8*(2), 466–477.

Prayudani, S., Sibarani, Y., Salam, A., & Lubis, A. R. (2025). *Perbandingan Kinerja Model Pembelajaran Mesin Random Forest dan K-Nearest Neighbor (KNN) Untuk Prediksi Risiko Kredit pada Layanan Pinjaman Online*. *5*(2), 118–127.

Randy, R., Budi, I., & Purwandari, B. (2021). Heliyon Detection of fi ntech P2P lending issues in Indonesia. *HLY*, *7*(4), e06782. https://doi.org/10.1016/j.heliyon.2021.e06782

Ruseno, N., Kurniawan, S., & Santoso, G. (2025). *Pemanfaatan Big Data , AI , dan Robotik untuk Prediksi Tren Ekonomi Berbasis Machine Learning*. *01*(01), 10–17.

Suhadolnik, N., & Ueyama, J. (2023). *Machine Learning for Enhanced Credit Risk Assessment : An Empirical Approach*.

Syafarina, G. A. (2023). *Implementasi Framework Streamlit Sebagai Prediksi Harga Jual Rumah Dengan Linear Regresi*. 121–125. https://doi.org/10.47002/metik.v7i2.680

Utara, B., & Laravel, M. (2025). *Jurnal Teknik Indonesia*. *1*, 1–11.