

PREFACE

All praise is due to Allah SWT for His grace and blessings, which have enabled the author to complete the thesis titled “Analysis of Regulations and Techno-Economic Factors in the Digital Multi-Finance Industry” as a requirement for obtaining a master’s degree in electrical engineering. May blessings and peace be upon Prophet Muhammad SAW, his family, friends, and followers. Ameen.

This research is hoped to contribute new insights and innovations for multi-finance companies through regulations that support credit scoring systems. The results of this thesis are still in the preliminary stages, and further exploration and development by researchers are highly encouraged.

Any unintentional errors in this thesis may not have been noticed by the author. Therefore, suggestions from readers are greatly appreciated to improve this thesis. Finally, the author hopes that this thesis will be beneficial, especially for those interested in learning more about regulations and credit scoring systems.

Bandung, Monday 12th August 2024

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