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Inclusion-by-Design: Designing a Reference Architecture for Inclusive Lending Systems

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DOI

[10.4233/uuid:e0aec8d5-6bc9-4b2f-bfd4-b356cfa44308](https://doi.org/10.4233/uuid:e0aec8d5-6bc9-4b2f-bfd4-b356cfa44308)

Publication date

2025

Document Version

Final published version

Citation (APA)

Sulastri, R. (2025). *Inclusion-by-Design: Designing a Reference Architecture for Inclusive Lending Systems*. [Dissertation (TU Delft), Delft University of Technology]. <https://doi.org/10.4233/uuid:e0aec8d5-6bc9-4b2f-bfd4-b356cfa44308>

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Propositions accompanying the dissertation

**Inclusion-by-Design:
Designing a Reference Architecture for Inclusive Lending Systems**

by

Reni Sulastri

1. Inclusion by design is a condition for a reference architecture to improve inclusion. *(This proposition pertains to this dissertation)*
2. Inclusivity metrics must not only measure access but also capture the distributional impact of credit. *(This proposition pertains to this dissertation)*
3. Loan approval rates improve significantly when borrower profiles include contextual financial attributes. *(This proposition pertains to this dissertation)*
4. Contested decision-making enabling data corrections depends on institutional willingness.
5. The real barrier to financial inclusion is not technology or literacy but the reluctance of financial institutions to serve unprofitable segments.
6. Risk reclassification models should balance the trade-off between financial inclusion and portfolio stability.
7. Borrowers in Indonesia are reluctant to participate in interviews due to fearing social stigma and financial distress.
8. AI-driven lending models must prioritize explainability over efficiency.
9. Alternative lending platforms do not empower borrowers as they shift financial risks from institutions to individuals with fewer protections.
10. Balancing fairness in lending models is difficult, but balancing fairness in a household with two teenagers is impossible.

These propositions are regarded as opposable and defensible and have been approved as such by the promoters, Prof. Dr. Ir. M.F.W.H.A. Janssen and Dr. A. Ding.