

QuickLoan Mobile Ethical Data Review

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Governance Review Card

Section	Issue/Definition	Impact	Suggested Fix/Mitigation
1. Data Quality Risk	Inconsistent Data Formatting: Step 5 (Preprocessing) lacks schema enforcement, leading to "dirty" data (e.g., mismatched phone formats).	Inaccurate ML scoring results in "False Rejections" for qualified applicants, causing financial loss.	Data Validation Layer: Implement automated schema checks at Step 2 (API Gateway) to reject malformed data before it reaches the DB.
2. Legal & Compliance Risk Classification: Sensitive	Lack of Lawful Basis: Collecting GPS and contact lists without explicit consent violates Ghana's Act 843 (Section 11).	Risk of heavy regulatory fines (up to 10% of revenue) and loss of operating license in Ghana.	Consent Management: Insert a mandatory "Opt-in" checkpoint at Step 1 to ensure a legal basis for processing and

			document the audit trail.
3. Bias & Fairness Risk	<p>Proxy Discrimination: Using GPS or device logs can act as a "proxy" for socio-economic status, unintentionally biasing the model.</p>	Systematic exclusion of low-income or rural demographics, leading to ethical failure and reputational damage.	<p>Algorithmic Fairness Audit: Conduct regular checks at Step 6 to ensure approval rates are consistent across different demographic groups.</p>

4. Storytelling / Reporting Recommendation

- **Metric to Monitor: Loan Approval Fairness Index (LAFI).** A composite score measuring the approval rate ratio between different demographic groups.
- **Visualization Type: Grouped Bar Chart.** Comparing "Application Volume" vs. "Approval Rate" across different regions.
- **Why It Matters:** It provides an immediate visual "red flag" to leadership if the "black box" algorithm starts discriminating against specific populations.