

# QuickLoan Mobile Ethical Data Review

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## Governance Review Card

Section	Issue/Definition	Impact	Suggested Fix/Mitigation
<b>1. Data Quality Risk</b>	<b>Inconsistent Data Formatting:</b> 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.	<b>Data Validation Layer:</b> Implement automated schema checks at Step 2 (API Gateway) to reject malformed data before it reaches the DB.
<b>2. Legal &amp; Compliance Risk</b>  <b>Classification: Sensitive</b>	<b>Lack of Lawful Basis:</b> Collecting GPS and contact lists without explicit consent violates <b>Ghana's Act 843 (Section 11)</b> .	Risk of heavy regulatory fines (up to 10% of revenue) and loss of operating license in Ghana.	<b>Consent Management:</b> Insert a mandatory "Opt-in" checkpoint at Step 1 to ensure a legal basis for processing and

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

#### 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.