

DAFTAR PUSTAKA

- Abad-Segura, E., González-Zamar, M. D., López-Meneses, E., & Vázquez-Cano, E. (2020). Financial Technology: Review of trends, approaches and management. *Mathematics*, 8(6), 1–36. <https://doi.org/10.3390/math8060951>
- Adyatma Subagja, R., Widiastiwi, Y., & Chamidah, N. (2021). Klasifikasi Ulasan Aplikasi Jenius pada Google Play Store Menggunakan Algoritma Naive Bayes. *Informatik : Jurnal Ilmu Komputer*, 17(3), 197. <https://doi.org/10.52958/iftk.v17i3.3652>
- Al Ajrawi, S., Agrawal, A., Mangal, H., Putluri, K., Reid, B., Hanna, G., & Sarkar, M. (2021). Evaluating business Yelp's star ratings using sentiment analysis. *Materials Today: Proceedings*, xxxx. <https://doi.org/10.1016/j.matpr.2020.12.137>
- Bank of International Settlements. (2018). Implications of fintech developments for banks and bank supervisors. In *Sound Practises* (Issue February).
- Bidulya, Y., & Brunova, E. (2017). Sentiment analysis for bank service quality: A rule-based classifier. *Application of Information and Communication Technologies, AICT 2016 - Conference Proceedings, October 2016*. <https://doi.org/10.1109/ICAICT.2016.7991688>
- Brunova, E., & Bidulya, Y. (2019). Aspect extraction and sentiment analysis in user reviews in Russian about bank service quality. *11th IEEE International Conference on Application of Information and Communication Technologies, AICT 2017 - Proceedings, September*. <https://doi.org/10.1109/ICAICT.2017.8687070>
- Cahyaningtyas, C., Nataliani, Y., & Widiyasari, I. R. (2021). Analisis Sentimen Pada Rating Aplikasi Shopee Menggunakan Metode Decision Tree Berbasis SMOTE. *Aiti*, 18(2), 173–184. <https://doi.org/10.24246/aiti.v18i2.173-184>
- Chakrabarti, S., Trehan, D., & Makhija, M. (2018). Assessment of service quality using text mining – evidence from private sector banks in India. *International Journal of Bank Marketing*, 36(4), 594–615. <https://doi.org/10.1108/IJBM-04-2017-0070>
- Damanik, J. (2016). Jurnal Teknologi Informasi Dan komunikasi. *Jurnal Internasional Ti2*, 5(1), i–viii.
- Darwis, D., Siskawati, N., & Abidin, Z. (2021). Penerapan Algoritma Naive Bayes Untuk Analisis Sentimen Review Data Twitter Bmkg Nasional. *Jurnal Tekno Kompak*, 15(1), 131. <https://doi.org/10.33365/jtk.v15i1.744>
- Daryfayi Edyt, D. P., & Asror, I. (2020). Sentimen Analisis pada Ulasan Google Play Store Menggunakan Metode Naive Bayes. *Sentimen Analisis Pada Ulasan Google Play Store Menggunakan Metode Naive Bayes*, 7(Ulasan Pada

Google Play Store), 11.

Deolika, A., Kusriani, K., & Luthfi, E. T. (2019). Analisis Pembobotan Kata Pada Klasifikasi Text Mining. *Jurnal Teknologi Informasi*, 3(2), 179. <https://doi.org/10.36294/jurti.v3i2.1077>

Dumbill, E. (2012). *Planning for Big Data* (1st ed.). O'Reilly Media: Sebastopol.

Eksa Permana, M., Ramadhan, H., Budi, I., Budi Santoso, A., & Kresna Putra, P. (2020). Sentiment analysis and topic detection of mobile banking application review. *2020 5th International Conference on Informatics and Computing, ICIC 2020*. <https://doi.org/10.1109/ICIC50835.2020.9288616>

Fedorova, E., Drogovoz, P., Nevredinov, A., Kazinina, P., & Qitan, C. (2022). Impact of MD&A sentiment on corporate investment in developing economies: Chinese evidence. *Asian Review of Accounting*, 30(4), 513–539. <https://doi.org/10.1108/ARA-08-2021-0151>

Fide, S., Suparti, S., & Sudarno, S. (2021). Analisis Sentimen Ulasan Aplikasi Tiktok Di Google Play Menggunakan Metode Support Vector Machine (Svm) Dan Asosiasi. *Jurnal Gaussian*, 10(3), 346–358. <https://doi.org/10.14710/j.gauss.v10i3.32786>

Giovani, A. P., Ardiansyah, A., Haryanti, T., Kurniawati, L., & Gata, W. (2020). Analisis Sentimen Aplikasi Ruang Guru Di Twitter Menggunakan Algoritma Klasifikasi. *Jurnal Teknoinfo*, 14(2), 115. <https://doi.org/10.33365/jti.v14i2.679>

Gomber, P., Kauffman, R. J., Parker, C., & Weber, B. W. (2018). On the Fintech Revolution: Interpreting the Forces of Innovation, Disruption, and Transformation in Financial Services. *Journal of Management Information Systems*, 35(1), 220–265. <https://doi.org/10.1080/07421222.2018.1440766>

Gunawan, B., Pratiwi, H. S., & Pratama, E. E. (2018). Sistem Analisis Sentimen pada Ulasan Produk Menggunakan Metode Naive Bayes. *Jurnal Edukasi Dan Penelitian Informatika (JEPIN)*, 4(2), 113. <https://doi.org/10.26418/jp.v4i2.27526>

Gunawan, F., Fauzi, M. A., & Adikara, P. P. (2017). Analisis Sentimen Pada Ulasan Aplikasi Mobile Menggunakan Naive Bayes dan Normalisasi Kata Berbasis Levenshtein Distance (Studi Kasus Aplikasi BCA Mobile). *Systemic: Information System and Informatics Journal*, 3(2), 1–6. <https://doi.org/10.29080/systemic.v3i2.234>

Hariansyah, M. Z. (2022). Implementasi Metode Multinomial Naive Bayes pada Analisis Sentimen Terhadap Layanan Aplikasi Livin by Mandiri *Implementation of Naive Bayes Multinomial Method on Sentiment Analysis of Livin by Mandiri Application Services*. *September*, 103–111.

Indexes, M. (2022). *5 Bank yang Paling Banyak Dipakai di Indonesia , BCA , BRI , hingga Mandiri Daftar Bank yang Paling Banyak Dipakai di Indonesia*. 1–

4.

- Irawansah, D., Yuspin, W., Ridwan, R., & Nasrullah, N. (2021). Urgensi Pembentukan Undang-Undang Fintech Di Indonesia: Harapan Dan Realita Di Era Pandemic Covid-19. *Sasi*, 27(4), 532. <https://doi.org/10.47268/sasi.v27i4.581>
- Irma Muzdalifa, Inayah Aulia Rahma, B. G. N. (2018). Peran Fintech Dalam Meningkatkan Keuangan Inklusif Pada UMKM Di Indonesia (Pendekatan Keuangan Syariah). *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 3(1).
- Khaira, N., Az-zahra, H. M., & Rusydi, A. N. (2020). Analisis Pengalaman Pengguna pada Aplikasi Mobile Banking dengan Metode UX Curve (Studi Kasus : BRI Mobile Banking). *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer*, 4(3), 1003–1012. <http://j-ptiik.ub.ac.id/index.php/j-ptiik/article/view/7119%0A>
- Khotimah, B. K., Miswanto, & Suprajitno, H. (2019). Modeling naïve bayes imputation classification for missing data. *IOP Conference Series: Earth and Environmental Science*, 243(1). <https://doi.org/10.1088/1755-1315/243/1/012111>
- Krishna, G. J., Ravi, V., Reddy, B. V., Zaheeruddin, M., Jaiswal, H., Teja, P. S. R., & Gavval, R. (2019). Sentiment Classification of Indian Banks' Customer Complaints. *IEEE Region 10 Annual International Conference, Proceedings/TENCON, 2019-Octob*, 429–434. <https://doi.org/10.1109/TENCON.2019.8929703>
- Kumar, A., Dhingra, S., Batra, V., & Purohit, H. (2020). A Framework of Mobile Banking Adoption in India. *Journal of Open Innovation: Technology, Market, and Complexity*, 6(2). <https://doi.org/10.3390/JOITMC6020040>
- Kuncoro, M. (2009). *Metode Riset untuk Bisnis dan Ekonomi*. Penerbit Erlangga.
- Kurniawan, B. (2021). Pengaruh Online Customer Reviews Dan Rating Terhadap Minat Pembelian Di Lazada. *Jurnal Ilmiah Bisnis Manajemen Dan Akuntansi*, 2(2), 121–129.
- Kusumawardhana, I. M. H., Wardani, N. H., Reza, A., & Perdanakusuma. (2019). Evaluasi Usability Pada Aplikasi BNI Mobile Banking Dengan Menggunakan Metode Usability Testing dan System Usability Scale (SUS). *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer*, 3(8), 7708–7716.
- Laluma, I. R. dan R. H. (2020). Klasifikasi Kelayakan Pinjaman Pada Koperasi Karyawan Menggunakan Metode Naïve Bayes Classifier Berbasis Web. *Infotronik: Jurnal Teknologi Informasi Dan Elektronika*, 5(1), 11–16. <https://doi.org/10.32897/infotronik.2020.5.1.2>
- Lee, I., & Shin, Y. J. (2018). Fintech: Ecosystem, business models, investment decisions, and challenges. *Business Horizons*, 61(1), 35–46.

<https://doi.org/10.1016/j.bushor.2017.09.003>

- Leem, B. H., & Eum, S. W. (2021). Using text mining to measure mobile banking service quality. *Industrial Management and Data Systems*, 121(5), 993–1007. <https://doi.org/10.1108/IMDS-09-2020-0545>
- Ligiarta, M. A., & Ruldeviyani, Y. (2022). *Customer Satisfaction Analysis of Mobile Banking Application Based on Twitter Data*. November, 4–5.
- Liu, B. (2010). Sentiment analysis and subjectivity. In *Handbook of Natural Language Processing, Second Edition* (pp. 627–666).
- Lutfullaeva, M., Medvedeva, M., Komotskiy, E., & Spasov, K. (2018). Optimization of Sentiment Analysis Methods for classifying text comments of bank customers. *IFAC-PapersOnLine*, 51(32), 55–60. <https://doi.org/10.1016/j.ifacol.2018.11.353>
- Maldonado, S., Vairetti, C., Fernandez, A., & Herrera, F. (2022). FW-SMOTE: A feature-weighted oversampling approach for imbalanced classification. *Pattern Recognition*, 124. <https://doi.org/10.1016/j.patcog.2021.108511>
- Marginingsih, R. (2021). Financial Technology (Fintech) Dalam Inklusi Keuangan Nasional di Masa Pandemi Covid-19. *Moneter - Jurnal Akuntansi Dan Keuangan*, 8(1), 56–64. <https://doi.org/10.31294/moneter.v8i1.9903>
- Martin., E. W., Brown., C. V., DeHayes., D. W., Hoffer., J. A., & Perkins, W. C. (1999). *Managing Information Technology*. Pearson Education.
- Medhat, W., Hassan, A., & Korashy, H. (2014). Sentiment analysis algorithms and applications: A survey. *Ain Shams Engineering Journal*, 5(4), 1093–1113. <https://doi.org/10.1016/j.asej.2014.04.011>
- Mehta, P., & Pandya, S. (2020). A review on sentiment analysis methodologies, practices and applications. *International Journal of Scientific and Technology Research*, 9(2), 601–609.
- Mirzaalian, F., & Halpenny, E. (2019). Social media analytics in hospitality and tourism: A systematic literature review and future trends. *Journal of Hospitality and Tourism Technology*, 10(4), 764–790. <https://doi.org/10.1108/JHTT-08-2018-0078>
- Mittal, D., & Agrawal, S. R. (2022). Determining banking service attributes from online reviews: text mining and sentiment analysis. *International Journal of Bank Marketing*, 40(3), 558–577. <https://doi.org/10.1108/IJBM-08-2021-0380>
- Muchlis, M., Agustia, D., & Narsa, I. M. (2021). Pengaruh Teknologi Big Data Terhadap Nilai Perusahaan Melalui Kinerja Keuangan Perusahaan Di Bursa Efek Indonesia. *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, 5(2), 139–158. <https://doi.org/10.24034/j25485024.y2021.v5.i2.4928>
- Murinde, V., Rizopoulos, E., & Zachariadis, M. (2022). The impact of the FinTech

revolution on the future of banking: Opportunities and risks. *International Review of Financial Analysis*, 81(March), 102103. <https://doi.org/10.1016/j.irfa.2022.102103>

Nirwandani, E. P., Indriati, & Wihandika, R. C. (2021). Analisis Sentimen Pada Ulasan Pengguna Aplikasi Mandiri Online Menggunakan Metode Modified Term Frequency Scheme Dan Naïve Bayes. *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer*, 5(3), 1039–1047.

Njatrijani, R. (2019). Perkembangan Regulasi dan Pengawasan Financial Technology di Indonesia. *Diponegoro Private Law Review*, 4(1), 462–474. <https://ejournal2.undip.ac.id/index.php/dplr/article/view/5109>

Nurhikmah, S., & Rahim, R. (2021). Pengaruh Faktor Keuangan dan Non Keuangan terhadap Financial Sustainability Ratio Perbankan. *Journal of Management and Business Review*, 18(1), 25–47. <https://doi.org/10.34149/jmbr.v18i1.214>

Oktapiani, Y., Rosario, M., & Nehemia, A. (2020). Analisis Minat Penggunaan Aplikasi Brimo Dengan Pendekatan Technology Acceptance Model (TAM). *Ilmiah Mahasiswa Sistem Informasi*, 2(3), 249–260.

Oktaviani, N., Astuti, W., & Firdiansjah, A. (2019). PENGARUH KEPUASAN KONSUMEN TERHADAP PEMBENTUKAN KOMITMEN PELANGGAN DAN e-WOM PADA PENGGUNA APLIKASI e-MONEY “OVO.” *Jurnal Manajemen Dan Pemasaran Jasa*, 12(1), 93–112. <https://doi.org/10.25105/jmpj.v12i1.3757>

Onantya, I., ... P. I.-T. I. dan I. K. e, & 2019, undefined. (2019). Analisis Sentimen Pada Ulasan Aplikasi BCA Mobile Menggunakan BM25 Dan Improved K-Nearest Neighbor. *J-Ptiik.Ub.Ac.Id*, 3(3), 2575–2580. <http://j-ptiik.ub.ac.id/index.php/j-ptiik/article/view/4754>

Palinggi, S., & Allolinggi, L. R. (2020). Analisa Deskriptif Industri Fintech di Indonesia: Regulasi dan Keamanan Jaringan dalam Perspektif Teknologi Digital. *Ekonomi Dan Bisnis*, 6(2), 177–192. <https://doi.org/10.35590/jeb.v6i2.1327>

Phimolsathien, T. (2021). Determinants of the use of financial technology (Fintech) in Generation Y. *Utopía y Praxis Latinoamericana*, 26(2), 27–35.

Pradini, K. T., & Susanti, S. (2021). Pengaruh Literasi Keuangan, Literasi Digital, Dan Kemudahan Penggunaan Terhadap Penggunaan Mobile Banking Bca, Bni, Bri. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 10(10), 859. <https://doi.org/10.24843/eeb.2021.v10.i10.p04>

Pratama, R. R. (2020). Analisis Model Machine Learning Terhadap Pengenalan Aktifitas Manusia. *MATRIK: Jurnal Manajemen, Teknik Informatika Dan Rekayasa Komputer*, 19(2), 302–311. <https://doi.org/10.30812/matrik.v19i2.688>

- Pujianto, A., Mulyati, A., & Novaria, R. (2018). *PEMANFAATAN BIG DATA DAN PERLINDUNGAN PRIVASI*. 15(2), 127–137.
- Purwanto, H., Kadi, D. C. A., & Rismawati, G. (2021). Pengaruh daya tarik dan E-WOM terhadap keputusan berkunjung melalui minat berkunjung sebagai variabel intervening. *Management and Business Review*, 5(2), 251–264. <https://doi.org/10.21067/mbr.v5i2.5867>
- Rahman, M., Rodríguez-Serrano, M. Á., & Lambkin, M. (2018). Brand management efficiency and firm value: An integrated resource based and signalling theory perspective. *Industrial Marketing Management*, 72(July 2017), 112–126. <https://doi.org/10.1016/j.indmarman.2018.04.007>
- Retnoningsih, E., & Pramudita, R. (2020). *Mengenal Machine Learning Dengan Teknik Supervised dan Unsupervised Learning Menggunakan Python*. 7(2), 156–165.
- Rifai, M. F., Jatnika, H., & Valentino, B. (2019). Penerapan Algoritma Naïve Bayes Pada Sistem Prediksi Tingkat Kelulusan Peserta Sertifikasi Microsoft Office Specialist (MOS). *Petir*, 12(2), 131–144. <https://doi.org/10.33322/petir.v12i2.471>
- Roihan, A., Sunarya, P. A., & Rafika, A. S. (2020). Pemanfaatan Machine Learning dalam Berbagai Bidang: Review paper. *IJCIT (Indonesian Journal on Computer and Information Technology)*, 5(1), 75–82. <https://doi.org/10.31294/ijcit.v5i1.7951>
- Romeo Asa, A., Tsanga, D., Januarie, C., & Kamati, M. (2021). Technological Innovation as a Strategy for Competitive Advantage within the Namibian Banking Industry. *The International Journal of Management Science and Business Administration*, 8(1), 68–72. <https://doi.org/10.18775/ijmsba.1849-5664-5419.2014.81.1006>
- Rosadi, A., Gustiana, D., Informatika, M., Sti, S. J., No, J. B. R. I., Dalam, R., Baru, K., Selatan, J., Kata, P., Baku, T., & Bernegasi, M. K. (2021). Analisis Sentimen Berdasarkan Opini Pengguna pada Media Twitter Terhadap BPJS Menggunakan Metode Lexicon Based dan Naïve Bayes Classifier. *Jurnal Ilmiah Komputasi*, 20(1), 39–52. <https://doi.org/10.32409/jikstik.20.1.401>
- Ruslim, K. I., Adikara, P. P., & Indriati. (2019). Analisis Sentimen Pada Ulasan Aplikasi Mobile Banking Menggunakan Metode Support Vector Machine dan Lexicon Based Features. *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer*, 3(7), 6694–6702.
- Russell, S. J., & Norvig, P. (2010). Artificial intelligence. In *2010 The 2nd International Conference on Computer and Automation Engineering, ICCAE 2010* (Vol. 4). <https://doi.org/10.1109/ICCAE.2010.5451578>
- Samsir, Ambiyar, Verawardina, U., Edi, F., & Watrianthos, R. (2021). Sistem Informasi UMKM Bengkel Berbasis Web Menggunakan Metode SCRUM.

Jurnal Media Informatika Budidarma, 5(1), 149.
<https://doi.org/10.30865/mib.v5i1.2604>

Sepri, D. (2020). Penerapan Algoritma Naïve Bayes Untuk Analisis Kepuasan Penggunaan Aplikasi Bank. *Journal of Computer System and Informatics (JoSYC)*, 2(1), 135–139.

Setiawan, D. F., Tristiyanto, T., & Hijriani, A. (2020). Aplikasi Web Scraping Deskripsi Produk. *Jurnal Teknoinfo*, 14(1), 41.
<https://doi.org/10.33365/jti.v14i1.498>

Setiono, Wisnu Panggah, Sriyono, D. P. (2021). Financial Technology. In *Paper Knowledge . Toward a Media History of Documents* (Vol. 7, Issue 2).

Shaikh, A. A., Alamoudi, H., Alharthi, M., & Glavee-Geo, R. (2022). Advances in mobile financial services: a review of the literature and future research directions. In *International Journal of Bank Marketing*.
<https://doi.org/10.1108/IJBM-06-2021-0230>

Shankar, A., Tiwari, A. K., & Gupta, M. (2022). Sustainable mobile banking application: a text mining approach to explore critical success factors. *Journal of Enterprise Information Management*, 35(2), 414–428.
<https://doi.org/10.1108/JEIM-10-2020-0426>

Somvanshi, M., Chavan, P., Shital Tambade, & Shinde, S. V. (2016). *A Review of Machine Learning Techniques using Decision Tree and Support Vector Machine*.

Spence, M. (1973). Job Market Signaling. *The Quarterly Journal Of Economics*, 87(3), 355–374. <https://doi.org/10.1055/s-2004-820924>

Suryono, R. R. (2019). Financial Technology (Fintech) Dalam Perspektif Aksiologi. *Masyarakat Telematika Dan Informasi : Jurnal Penelitian Teknologi Informasi Dan Komunikasi*, 10(1), 52.
<https://doi.org/10.17933/mti.v10i1.138>

Suryono, R. R., Budi, I., & Purwandari, B. (2021). Detection of fintech P2P lending issues in Indonesia. *Heliyon*, 7(4), e06782.
<https://doi.org/10.1016/j.heliyon.2021.e06782>

Tampubolon, L. H., Fauzi, M. A., & Sari, Y. A. (2019). Prediksi Rating pada Ulasan Produk Kecantikan menggunakan Metode SO-CAL in an Inheritance-based. *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer*, 3(6), 5765–5771.

Vučinić, M. (2020). Fintech and Financial Stability Potential Influence of FinTech on Financial Stability, Risks and Benefits. *Journal of Central Banking Theory and Practice*, 9(2), 43–66. <https://doi.org/10.2478/jcbtp-2020-0013>

Wahyuningsih, Nasution, H., Yeni, Y. H., & Roostika, R. (2022). A comparative study of generations X, Y, Z in food purchasing behavior: the relationships

among customer value, satisfaction, and Ewom. *Cogent Business and Management*, 9(1). <https://doi.org/10.1080/23311975.2022.2105585>

Wijanarto, W., & Brilianti, S. P. (2020). Peningkatan Performa Analisis Sentimen Dengan Resampling dan Hyperparameter pada Ulasan Aplikasi BNI Mobile. *Jurnal Eksplora Informatika*, 9(2), 140–153. <https://doi.org/10.30864/eksplora.v9i2.333>

Wirawan, N. C., & Adikara, P. P. (2018). Analisis Sentimen Dengan Query Expansion Pada Review Aplikasi M- Banking Menggunakan Metode Fuzzy K-Nearest Neighbor (Fuzzy k-NN). *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer (J-PTIIK) Universitas Brawijaya*, 2(1), 362–368.

Xin, Y., Kong, L., Liu, Z., Chen, Y., Li, Y., Zhu, H., Gao, M., Hou, H., & Wang, C. (2018). Machine Learning and Deep Learning Methods for Cybersecurity. *IEEE Access*, 6, 35365–35381. <https://doi.org/10.1109/ACCESS.2018.2836950>

Zhou, Q., Lim, F. J., Yu, H., Xu, G., Ren, X., Liu, D., Wang, X., Mai, X., & Xu, H. (2021). A study on factors affecting service quality and loyalty intention in mobile banking. *Journal of Retailing and Consumer Services*, 60(December 2020), 102424. <https://doi.org/10.1016/j.jretconser.2020.102424>

