

DAFTAR PUSTAKA

- Abdillah, L. A. (2019). Proceeding: International Conference on Communication, Information Technology and Youth Study (I-CITYS 2019) (eISBN:978-967-17343-5-3) Bayview Hotel Melaka, Malaysia AN OVERVIEW OF INDONESIAN FINTECH APPLICATION. *Proceeding: International Conference on Communication, Information Technology and Youth Study, Figure 1*, 8–16.
- AFTECH, M. (2021). *Annual Members Survey 2*.
- Albalawi, R., Yeap, T. H., & Benyoucef, M. (2020). *Using Topic Modeling Methods for Short-Text Data: A Comparative Analysis*. 3(July), 1–14. <https://doi.org/10.3389/frai.2020.00042>
- Alderman, A. K., & Salem, B. (2010). Survey research. *Plastic and Reconstructive Surgery*, 126(4), 1381–1389. <https://doi.org/10.1097/PRS.0b013e3181ea44f9>
- Amalia, P. R., & Winarko, E. (2021). *Aspect-Based Sentiment Analysis on Indonesian Restaurant Review Using a Combination of Convolutional Neural Network and Contextualized Word Embedding*. 15(3).
- Amoualian, H., Lu, W., Gaussier, E., Balikas, G., Amini, M. R., & Clausel, M. (2017). Topical coherence in LDA-based models through induced segmentation. *ACL 2017 - 55th Annual Meeting of the Association for Computational Linguistics, Proceedings of the Conference (Long Papers), 1*, 1799–1809. <https://doi.org/10.18653/v1/P17-1165>
- Annur, C. M. (2021). Survei: OVO Rajai Pangsa Pasar E-Wallet Indonesia pada 2020. *Katadata.co.id*, 2025.
- Arner, D. W. (2015). *The Evolution of FinTech: A New Post-Crisis Paradigm?* 1–45.
- Arthamevia, N. P. (2014). *Aspect-Based Sentiment Analysis in Beauty Product Reviews Using TF-IDF and SVM Algorithm*.

- Astuti, S. P. (2020). *Analisis Sentimen Berbasis Aspek Pada Aplikasi Tokopedia Menggunakan LDA dan Naïve Bayes*.
- Barroso, M., & Laborda, J. (2022). Digital transformation and the emergence of the Fintech sector : Systematic literature review. *Digital Business*, 2(2), 100028. <https://doi.org/10.1016/j.digbus.2022.100028>
- Blei, D. M., Ng, A. Y., & Jordan, M. T. (2002). Latent dirichlet allocation. *Advances in Neural Information Processing Systems*, 3, 993–1022.
- Chou, H., & Chou, C. (2021). Computers & Education A multigroup analysis of factors underlying teachers ' technostress and their continuance intention toward online teaching. *Computers & Education*, 175(March), 104335. <https://doi.org/10.1016/j.compedu.2021.104335>
- Christanto, B., & Setiabudi, D. H. (2020). Penerapan Random Forest dalam Email Filtering untuk Mendeteksi Spam. *Jurnal Infra*, 8(2).
- D'Aniello, G., Gaeta, M., & La Rocca, I. (2022). KnowMIS-ABSA: an overview and a reference model for applications of sentiment analysis and aspect-based sentiment analysis. Dalam *Artificial Intelligence Review* (Vol. 55, Nomor 7). Springer Netherlands. <https://doi.org/10.1007/s10462-021-10134-9>
- databoks. (2022). *KIC : E-Wallet Paling Sering Digunakan untuk Transaksi E-Commerce*. 2022.
- Fatih Gurcan, Ozcan Ozyurt, N. E. C. (2022). *View of Investigation of Emerging Trends in the E-Learning Field Using Latent Dirichlet Allocation | The International Review of Research in Open and Distributed Learning*.
- H Kara, O. A. M. A. (2014). Buku FIntech Wisnu Wingah. Dalam *Paper Knowledge . Toward a Media History of Documents* (Vol. 7, Nomor 2).
- Hasanli, H., & Rustamov, S. (2019). Sentiment Analysis of Azerbaijani tweets Using Logistic Regression, Naive Bayes and SVM. *13th IEEE International Conference on Application of Information and Communication Technologies, AICT 2019 - Proceedings*. <https://doi.org/10.1109/AICT47866.2019.8981793>

- Hevner, A. R. (2004). Design science 97. *AI and Society*, 10(2), 199–217.
<https://doi.org/10.1007/BF01205282>
- Hoang, M., Alija Bihorac, O., & Rouces, J. (2019). Aspect-Based Sentiment Analysis Using BERT. *Proceedings of the 22nd Nordic Conference on Computational Linguistics*, 187–196.
- Irfan, L., Hussain, S., Ayoub, M., Yu, Y., & Khan, A. (2022). *A Comparative Analysis of Social Communication Applications using Aspect Based Sentiment Analysis*. 44–50.
- Kalepalli, Y. (2020). *Effective Comparison of LDA with LSA for Topic Modelling*. *Iciccs*, 1245–1250.
- Kompasiana. (2021). *Apa Bedanya Google Play Store dengan Google Store?*
- Kusuma Dewi, H. (2023). *Selamat! Ini Pemenang Promo OVO Februari 2023 Berhadiah Reksadana hingga Rp300 Ribu*.
<https://www.bareksa.com/berita/promo/2023-03-21/selamat-ini-pemenang-promo-ovo-februari-2023-berhadiah-reksadana-hingga-rp300-ribu>
- Lee, Y. (2021). *Impacts of Digital Technostress and Digital Technology Self-Efficacy on Fintech Usage Intention of Chinese Gen Z Consumers*.
- Lee, Y. (2022). *Higher innovativeness , lower technostress ? : comparative study of determinants on FinTech usage behavior between Korean and Chinese Gen Z consumers*. <https://doi.org/10.1108/APJML-05-2022-0402>
- Malviya, S., Tiwari, A. K., Srivastava, R., & Tiwari, V. (2020). Machine Learning Techniques for Sentiment Analysis: A Review. *SAMRIDDHI: A Journal of Physical Sciences, Engineering and Technology*, 12(02), 72–78.
- 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>

- Mike Thelwall, Kevan Buckley, G. P. (2013). Sentiment Strength Detection in Short Informal Text. *Journal of the American Society for Information Science and Technology*, 64(July), 1852–1863. <https://doi.org/10.1002/asi>
- Moreira-Santos, D., Au-Yong-Oliveira, M., & Palma-Moreira, A. (2022). Fintech Services and the Drivers of Their Implementation in Small and Medium Enterprises. *Information (Switzerland)*, 13(9). <https://doi.org/10.3390/info13090409>
- Nizar. (2020). Financial Technology (Fintech): It ' s Concept and Implementation in Indonesia. *Munich Personal RePEc Archive*, 5(98486), 4–10.
- Mustakim, H., & Priyanta, S. (2022). *Aspect-Based Sentiment Analysis of KAI Access Reviews Using NBC and SVM*. 16(2), 113–124. <https://doi.org/10.22146/ijccs.68903>
- Nakashima, T. (2018). Creating credit by making use of mobility with FinTech and IoT. *IATSS Research*, 42(2), 61–66. <https://doi.org/10.1016/j.iatssr.2018.06.001>
- Nanggala, A. Y. A. (2020). Use of fintech for payment : Approach to technology acceptance model modified. *Journal of Contemporary Information Technology, Management, and Accounting*, 1(1), 1–8.
- National Economic Council. (2017). *A Framework for FinTech*. January, 13.
- Norulkamar, U., & Ahmad, U. (2009). *The Impact of Technostress on Organisational Commitment among Malaysian Academic Librarians*. 38, 103–123.
- Pajankar, A., & Joshi, A. (2022). Introduction to Machine Learning with Scikit-learn. Dalam *Hands-on Machine Learning with Python*. https://doi.org/10.1007/978-1-4842-7921-2_5
- Paramahita, K. (2022). *Nikmati Promo OVO Shoptakuler Juli 2022, Bayar Tagihan Dapat Cashback Rp 200.000*.

<https://www.momsmoney.id/news/nikmati-promo-ovo-shoptakuler-juli-2022-bayar-tagihan-dapat-cashback-rp-200000>

Pedro, J. (2022). *Understanding Topic Coherence Measures*. <https://towardsdatascience.com/understanding-topic-coherence-measures-4aa41339634c>

Pinem, F. J., Andreswari, R., & Hasibuan, M. A. (2018). Sentiment analysis to measure celebrity endorsement's effect using support vector machine algorithm. *International Conference on Electrical Engineering, Computer Science and Informatics (EECSI), 2018-October*, 690–695. <https://doi.org/10.1109/EECSI.2018.8752687>

Pradha, S., Halgamuge, M. N., & Tran Quoc Vinh, N. (2019). Effective text data preprocessing technique for sentiment analysis in social media data. *Proceedings of 2019 11th International Conference on Knowledge and Systems Engineering, KSE 2019*, 1–8. <https://doi.org/10.1109/KSE.2019.8919368>

Putra, H. R., & Sfenrianto. (2020). Analysis of customer satisfaction factors on e-commerce payment system methods in Indonesia. *International Journal of Advanced Computer Science and Applications*, 11(4), 471–480. <https://doi.org/10.14569/IJACSA.2020.0110463>

Qader, W. A., Ameen, M. M., & Ahmed, B. I. (2019). An Overview of Bag of Words; Importance, Implementation, Applications, and Challenges. *Proceedings of the 5th International Engineering Conference, IEC 2019*, 200–204. <https://doi.org/10.1109/IEC47844.2019.8950616>

Qaiser, S., & Ali, R. (2018). Text Mining: Use of TF-IDF to Examine the Relevance of Words to Documents. *International Journal of Computer Applications*, 181(1), 25–29. <https://doi.org/10.5120/ijca2018917395>

Santra, a. K., & Christy, C. J. (2012). Genetic Algorithm and Confusion Matrix for Document Clustering. *International Journal of Computer Science*, 9(1), 322–328.

- Silaen, E., & Prabawani, B. (2020). *PERSEPSI MANFAAT SERTA PROMOSI TERHADAP MINAT BELI ULANG SALDO E-WALLET OVO*. 1–9.
- Tacy, J. W. (2015). *Technostress Effects on Technology Acceptance by Nurse Faculty*.
- Utami, S. H., Purnama, A. A., & Hidayanto, A. N. (2022). Fintech Lending in Indonesia: A Sentiment Analysis, Topic Modelling, and Social Network Analysis using Twitter Data. *International Journal of Applied Engineering and Technology (London)*, 4(1), 50–56.
- Wahid, D. H. (2017). *Peringkasan Sentimen Esktraktif di Twitter Menggunakan Hybrid TF-IDF dan Cosine Similarity*. 10(2), 207–218.
- Warjiyono, Aji, S., Fandhilah, Hidayatun, N., Faqih, H., & Liesnaningsih. (2019). The Sentiment Analysis of Fintech Users Using Support Vector Machine and Particle Swarm Optimization Method. *2019 7th International Conference on Cyber and IT Service Management, CITSM 2019*. <https://doi.org/10.1109/CITSM47753.2019.8965348>
- Zahoor, K., Bawany, N. Z., & Hamid, S. (2020). Sentiment analysis and classification of restaurant reviews using machine learning. *Proceedings - 2020 21st International Arab Conference on Information Technology, ACIT 2020*. <https://doi.org/10.1109/ACIT50332.2020.9300098>