DAFTAR PUSTAKA

Adiwijaya, I. (2006). Texi Mining dan Knowledge Discovery. *Komunitas Data Mining Indonesia & Soft-Omputing Indonesia*.

Adminlp2m. (2022). *Analisis Sentimen (Sentiment Analysis) : Definisi, Tipe dan Cara Kerjanya*. PDAI - Universitas Medan Area. https://lp2m.uma.ac.id/2022/02/21/analisis-sentimen-sentiment-analysis-definisi-tipe-dan-cara-kerjanya/

Al-Mejibli, I. S., Abd, D. H., Alwan, J. K., & Rabash, A. J. (2019). Performance evaluation of kernels in support vector machine. *Proceedings - 2018 1st Annual International Conference on Information and Sciences, AiCIS 2018*, *September*, 96–101. https://doi.org/10.1109/AiCIS.2018.00029

Ameliah, R., Negara, R., & Rahmawati, I. (2021). Status Literasi Digital di Indonesia 2021. In *Katadata Insight Center*.

Anand, D., & Naorem, D. (2016). Semi-supervised Aspect Based Sentiment Analysis for Movies Using Review Filtering. *Procedia Computer Science*, *84*, 86–93.

Anggi. (2023). *Arti Google Play, Produk Layanan Dan Fungsinya*. TEKNOVIDIA. https://www.teknovidia.com/arti-google-play/

Arner, D., Barberis, J., & Buckley, R. (2015). The Evolution of Fintech: A New Post-Crisis Paradigm? *Georgetown Journal of Internaational Law*.

Babu, M. Y., Reddy, P. V. P., & Bindu, C. S. (2020). Aspect Category Polarity Detection Using Multi Class Support Vector Machine With Lexicons Based Features And Vector Based Features. *Journal of Critical Reviews*, *7*(12).

Belete, D. M., & Huchaiah, M. D. (2022). Grid search in hyperparameter optimization of machine learning models for prediction of HIV/AIDS test results. *International Journal of Computers and Applications*, *44*(9), 875–886. https://doi.org/10.1080/1206212X.2021.1974663

Bergstra, J., & Bengio, Y. (2012). Random search for hyper-parameter

optimization. *Journal of Machine Learning Research*, *13*, 281–305.

Brandusoiu, I., & Brand, J. (2020). *How To Fine-Tune Support Vector Machines For Classification*.

Cahyaningtyas, C., Natalian, Y., & Widiasar, I. R. (2021). Analisis sentimen pada rating aplikasi Shopee menggunakan metode Decision Tree berbasis SMOTE. *AITI: Jurnal Teknologi Informasi*, *18*, 173–184.

Carrasco, O. C. (2019). *Support Vector Machines for Classification*. Towards Data Science. https://towardsdatascience.com/support-vector-machines-for-classification-fc7c1565e3

Center, N. D. R. (2021). *Financial Technology (Fintech)*.

Chauhan, V. K., Dahiya, K., & Sharma, A. (2019). Problem formulations and solvers in linear SVM: a review. *Artificial Intelligence Review*, *52*(2), 803–855.

Dang, S., & Ahmad, P. H. (2014). Text Mining: Techniques and its Application. *IJETI International Journal of Engineering & Technology Innovations*, *1*(4). https://www.researchgate.net/profile/Shilpa-Dang/publication/273038150_Text_Mining_Techniques_and_its_Application/links/54f680e50cf27d8ed71de22e/Text-Mining-Techniques-and-its-Application.pdf

Darapureddy, N., Karatapu, N., & Battula, T. K. (2019). Research of machine learning algorithms using k-fold cross validation. *International Journal of Engineering and Advanced Technology*, *8*(6 Special issue), 215–218. https://doi.org/10.35940/ijeat.F1043.0886S19

Derakhshanfar, R., & Hasanzadeh, M. (2016). The impact of customer experience and satisfaction on loyalty and word of mouth advertising in a Samen credit institution of Rasht. *International Journal of Humanities and Social Sciences*, *1*, 1398–1406. https://www.semanticscholar.org/paper/The-impact-of-customer-experience-and-satisfaction-Derakhshanfar-Hasanzadeh/fb317e26227a5358d75bf77f6098673ae118d46c

Dharmadhikari, S., Ingle, M., & Kulkarni, P. (2011). Empirical Studies on Machine Learning Based Text Classification Algorithms. *Advanced Computing: An International Journal (ACIJ)*, 2.

Dimas, A. (2023). *8 Aplikasi Transfer Uang Untuk Bayar Transaksi GRATIS Biaya Admin*. Paper.Id. https://www.paper.id/blog/bisnis/aplikasi-transfer-uang-gratis/

Dvoracek, D. (2023). *Study on Digital Wallet Features* (Issue March).

Fadhila, F. (2023). *Analisis Tingkat Kepuasan Pengguna Aplikasi Flip Menggunakan Metode End User Computing Satisfaction (EUCS)*.

Feldman, R., & Sanger, J. (2007). *The Text Mining Handbook*. Cambridge University Press. www.cambridge.org/9780521836579

Flip. (2022). *Tentang Flip*. PT Fliptech Lentera Inspirasi Pertiwi. https://flip.id/tentang-flip

Flip. (2023). *Apakah ada limit transaksi di Flip untuk mendapatkan free biaya transfer?* PT Fliptech Lentera Inspirasi Pertiwi. https://support.flip.id/hc/id/articles/10993147876377-Apakah-ada-limit-transaksi-di-Flip-untuk-mendapatkan-free-biaya-transfer-#:~:text=Flip menyediakan layanan transfer antar,sebesar Rp2.000 per transaksi.

Gaikwad, S. V., Chaugule, A., & Patil, P. (2014). Text Mining Methods and Techniques. *International Journal of Computer Applications*, 85(17). https://d1wqtxts1xzle7.cloudfront.net/53280170/10.1.1.428.8805-libre.pdf?1495750115=&response-content-disposition=inline%3B+filename%3DText_Mining_Methods_and_Techniq ues.pdf&Expires=1678212025&Signature=dSIvuM6I4y5xq5BcFzw6DWq ReeH6Um4WH~96Jxnctf5INDuzMu8O

Gorunescu, F. (2011). Data Mining Concepts, Models and Techniques. In *Springer-Verlag Berlin Heidelberg, Intelligent Systems References Library* (Vol. 12). Intelligent Systems Reference Library.

Harahap, F. Y., Fauzi, A., & Situmorang, S. H. (2020). *THE INFLUENCE OF*

DIGITAL CUSTOMER EXPERIENCE AND ENJOYMENT ON FLIP E-WALLET E-LOYALTY THROUGH E-TRUST IN MEDAN CITY MILLENIAL GENERATIONS. 488–505.

Hevner, A. R. (2007). A Three Cycle View of Design Science Research. *Scandinavian Journal of Information System*, *19*(2).

Jie, X., Xianglong, L., Zhouyuan, H., Cheng, D., Feiping, N., & Heng, H. (2017). Multi-Class Support Vector Machine via Maximizing Multi-Class Margins. *Proceedings of the Twenty-Sixth International Joint Conference on Artificial Intelligence (IJCAI-17)*.

Jumba, J., & Wephukhulu, J. . (2019). Effect of Cashless Payments on the Financial Performance of Supermarkets in Nairobi County. *International Journal of Academic Research in Business and Social Sciences*, *9*(3), 1372–1397. https://doi.org/10.6007/ijarbss/v9-i3/5803

Kanan, G., Al-Shalabi, R., AL_Khaleel, A., Muneera, A., Kanaan, T., & Salameh, D. bani. (2015). On The Scalability of Text Categorization Classifier Based On Arabic Text. *International Symposium on INnovations in Intelligent SysTems and Applications*.

Komunikasi, D. (2018, December). MENGENAL FINANCIAL TEKNOLOGI. *Bank Indonesia*. https://www.bi.go.id/id/edukasi/Pages/mengenal-Financial-Teknologi.aspx

Kumar, R. (2020). *Machine Learning: Support Vector Regression (SVR)*. Analytics Vidhya. https://medium.com/analytics-vidhya/machine-learning-support-vector-regression-svr-854524391634

Linkaja. (2022). *Transfer Uang Lebih Mudah ke Bank Apa Pun Pakai LinkAja*. Fintek Karya Nusantara.

Liu, B. (2010). Sentiment Analysis: A Multi-Faceted Problem. In *IEEE Intelligent Systems*. https://www.cs.uic.edu/~liub/FBS/IEEE-Intell-Sentiment-Analysis.pdf

Liu, B. (2011). Web Data Mining Exploring Hyperlinks, Contents, and Usage

Data. In *Springer* (Second Edi). Springer-Verlag Berlin Heidelberg.

Liu, B. (2012). *Sentiment Analysis and Opinion Mining*. Springer Nature Switzerland AG 2022. https://books.google.co.id/books?id=xYhyEAAAQBAJ&printsec=frontcover&hl=id&source=gbs_ge_summary_r&cad=0#v=onepage&q&f=false

Liu, B. (2015). *Sentiment Analysis: Mining Opinions, Sentiments, and Emotions*. Cambridge University Press.

Manning, C., Raghavan, P., & Schütze, H. (2009). Introduction to Information Retrieval. *Cambridge University Press*.

Marlyana, S. (2022). *Tinjauan Hukum Islam Terhadap Sistem Kode Unik Pada Jasa Transfer Uang Gratis Antar Bank Melalui Aplikasi Flip*. http://repository.iainpurwokerto.ac.id/id/eprint/12427%0Ahttp://repository.iainpurwokerto.ac.id/12427/2/Marlyana Rizka Saputri_1717301017_TINJUAN HUKUM ISAM TERHDAP SISTEM KODE UNIK PADA JASA TRANSFER UANG GRATIS ANTAR BANK MELALUI APLIKASI FLIP.pdf

Moraes, R., Valiati, J., & Gavião Ne, W. (2013). Document-level sentiment classification: An empirical comparison between SVM and ANN. *Expert Systems with Applications 40(2):621–633*.

Murfi, H., Siagian, F., & Satria, Y. (2019). Topic features for machine learning-based sentiment analysis in Indonesian tweets. *International Journal of Intelligent Computing and Cybernetics*, *12*(1), 70–81.

Ovirianti, N. H., Zarlis, M., & Mawengkang, H. (2022). Support Vector Machine Using A Classification Algorithm. *SinkrOn*, *7*(3), 2103–2107. https://doi.org/10.33395/sinkron.v7i3.11597

Play, G. (2022). *Google Play*. Https://Play.Google.Com/Store/.

Pontiki, M., Galanis, D., Pavlopoulos, J., Papageorgiou, H., Androutsopoulos, I., & Manandhar, S. (2014). SemEval-2014 Task 4: Aspect Based Sentiment Analysis. *Proceedings of the 8th International Workshop on Semantic*

Evaluation (SemEval 2014), 27–35. https://aclanthology.org/S14-2004.pdf

Ramdhani, G. (2020). *Sering Lakukan Transfer Uang, Ini Cara Jitu Agar Bebas Biaya Administrasi*. Liputan6.Com. https://www.liputan6.com/bisnis/read/4356068/sering-lakukan-transfer-uang-ini-cara-jitu-agar-bebas-biaya-administrasi

Ramsingh, J., & Bhuvaneswari, V. (2021). An efficient Map Reduce-Based Hybrid NBC-TFIDF algorithm to mine the public sentiment on diabetes mellitus – A big data approach. *Journal of King Saud University - Computer and Information Sciences*, *33*(8), 1018–1029. https://doi.org/10.1016/j.jksuci.2018.06.011

Saddam, M. A., Dewantara, E. K., & Solichi, A. (2023). Sentiment Analysis of Flood Disaster Management in Jakarta on TwitterUsing Support Vector Machines. *Jurnal Dan Penelitian Teknik Informatika*, *8*(1), 470–479. https://doi.org/10.33395/sinkron.v8i1.12063

Santosa, B., & Trafalis, T. B. (2007). Robust multiclass kernel-based classifiers. *Computational Optimization and Applications*, *38*(2), 261–279. https://doi.org/10.1007/s10589-007-9042-z

Schmidt, M., Palm, G., & Schwenker, F. (2014). Spectral graph features for the classification of graphs and graph sequences. *Computational Statistics*, *29*(1–2), 65–80. https://doi.org/10.1007/s00180-012-0381-6

Syahputra, E. (2022). *VP Flip Ungkap Komitmen Dorong Digitalisasi Solusi Keuangan*. CNBC Indonesia. https://www.cnbcindonesia.com/tech/20221004182839-37-377208/vp-flip-ungkap-komitmen-dorong-digitalisasi-solusi-keuangan

Ubaidillah, D, S., T, S., R, M., Fepiliana, Heriyanto, A., & Budiarto, R. (2019). Analysis WhatsApp Forensic and Visualization in Android Smartphone with Support Vector Machine (SVM) Method. *Journal of Physics Conference Series 1196(1):012064*.

Wabang, K., Oky Dwi Nurhayati, & Farikhin. (2022). Application of The Naïve

Bayes Classifier Algorithm to Classify Community Complaints. *Jurnal RESTI (Rekayasa Sistem Dan Teknologi Informasi)*, *6*(5), 872–876. https://doi.org/10.29207/resti.v6i5.4498

Žižka, J., Dařena, F., & Svoboda, A. (2019). *Text Mining with Machine Learning*. CRC Press.