

LIST OF FIGURE

Figure 1.1 ShopeePay Logo	1
Figure 1.2 OVO Logo	2
Figure 1.3 E-Wallets with the Most Users	4
Figure 1.4 E-Wallets with the Most Transaction Volume	5
Figure 1.5 E-Wallets with the Most Transaction Value.....	6
Figure 2.1 Topic Modeling Concept	15
Figure 2.2 LDA Illustration.....	15
Figure 2.3 Conceptual Framework of The Study.....	20
Figure 3.1 Research Stage.....	22
Figure 4.1 Optimal Number of Topics for ShopeePay LDA Model.....	27
Figure 4.2 Topics Visualization for ShopeePay.....	28
Figure 4.3 Optimal Number of Topics for OVO LDA Model.....	31
Figure 4.2 Topics Visualization for OVO.....	32