

## DAFTAR PUSTAKA

- Alamsyah, A., Bratawisnu, M. K., & Sanjani, P. H. (2018). Finding pattern in dynamic network analysis. *2018 6th International Conference on Information and Communication Technology, ICoICT 2018*, 0(c), 141–146. <https://doi.org/10.1109/ICoICT.2018.8528779>
- Alfajri, M. F., Adhiazni, V., & Aini, Q. (2019). Pemanfaatan Social Media Analytics Pada Instagram Dalam Peningkatan. *Interaksi: Jurnal Ilmu Komunikasi*, 8(1), 34. <https://doi.org/10.14710/interaksi.8.1.34-42>
- Amani, F. A., & Fadlalla, A. M. (2017). Data mining applications in accounting: A review of the literature and organizing framework. *International Journal of Accounting Information Systems*, 24, 32–58. <https://doi.org/10.1016/j.accinf.2016.12.004>
- Basori, O. R., & Wahyuningsih, S. D. (2018). Analisis Penilaian Prinsip 5C dalam Pemberian Kredit terhadap Non Performing Loan guna Menilai Tingkat Kesehatan Bank pada PT BPR Harta Swadiri Pandaan. *Penelitian Manajemen Terapan (PENATARAN)*, 3(1), 54–63.
- Bastos, J. (2008). *Munich Personal RePEc Archive Credit scoring with boosted decision trees Credit scoring with boosted decision trees*. 8156.
- Bratawisnu, M. K., & Alamsyah, A. (2019). Social Network Analysis Untuk Analisa Interaksi User Di Media Sosial Mengenai Bisnis E-Commerce. *Sosiohumanitas*, 21(1), 63–69. <https://doi.org/10.36555/sosiohumanitas.v21i1.1000>
- Chakarverti, M., Sharma, N., & Divivedi, R. R. (2019). Prediction Analysis Techniques of Data Mining: A Review. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3350303>
- Deters, F. große, & Mehl, M. R. (2013). Does Posting Facebook Status Updates Increase or Decrease Loneliness? An Online Social Networking Experiment. *Social Psychological and Personality Science*, 4(5), 579–586. <https://doi.org/10.1177/1948550612469233>
- Emmanuel, I., & Stanier, C. (2016). Defining big data. *ACM International*

- Conference Proceeding Series*. <https://doi.org/10.1145/3010089.3010090>
- Eprianti, N. (2019). Penerapan Prinsip 5C Terhadap Tingkat Non Performing Financing (Npf). *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, 3(2). <https://doi.org/10.29313/amwaluna.v3i2.4645>
- Eriyanto, R. D., & Alamsyah, A. (2020). Analisis Kelayakan Kredit Pada Peer To Peer Lending Menggunakan Data Sosial Media (studi Kasus: LinkedIn). *EProceedings ...*, 7(2), 2045–2050. <https://openlibrarypublications.telkomuniversity.ac.id/index.php/management/article/view/12053>
- Garg, P., Rani, R., & Miglani, S. (2016). Emerging Research in Computing, Information, Communication and Applications. *Emerging Research in Computing, Information, Communication and Applications*, 1–9. <https://doi.org/10.1007/978-81-322-2553-9>
- Ghasemaghaei, M. (2021). Understanding the impact of big data on firm performance: The necessity of conceptually differentiating among big data characteristics. *International Journal of Information Management*, 57(October 2019), 102055. <https://doi.org/10.1016/j.ijinfomgt.2019.102055>
- Goel, A., & Rastogi, S. (2021). Credit scoring of small and medium enterprises: a behavioural approach. *Journal of Entrepreneurship in Emerging Economies*, ahead-of-p(ahead-of-print). <https://doi.org/10.1108/jeee-03-2021-0093>
- Guo, G., Zhu, F., Chen, E., Liu, Q., Wu, L., & Guan, C. (2016). From footprint to evidence: An exploratory study of mining social data for credit scoring. *ACM Transactions on the Web*, 10(4). <https://doi.org/10.1145/2996465>
- He, W., Wang, F. K., & Akula, V. (2017). Managing extracted knowledge from big social media data for business decision making. *Journal of Knowledge Management*, 21(2), 275–294. <https://doi.org/10.1108/JKM-07-2015-0296>
- Holtzman, N. S., Tackman, A. M., Carey, A. L., Brucks, M. S., Küfner, A. C. P., Deters, F. G., Back, M. D., Donnellan, M. B., Pennebaker, J. W., Sherman, R. A., & Mehl, M. R. (2019). *Linguistic Markers of Grandiose Narcissism : A LIWC Analysis of*. <https://doi.org/10.1177/0261927X19871084>
- Ledhem, M. A. (2021). Data mining techniques for predicting the financial

- performance of Islamic banking in Indonesia. *Journal of Modelling in Management*. <https://doi.org/10.1108/JM2-10-2020-0286>
- Li, J., Xu, L., Tang, L., Wang, S., & Li, L. (2018). Big data in tourism research: A literature review. *Tourism Management*, *68*, 301–323. <https://doi.org/10.1016/j.tourman.2018.03.009>
- Mekruksavanich, S., Jitpattanukul, A., Youplao, P., & Yupapin, P. (2020). Enhanced hand-oriented activity recognition based on smartwatch sensor data using LSTMs. *Symmetry*, *12*(9), 1–19. <https://doi.org/10.3390/SYM12091570>
- Mewoh, F., J Sumampouw, H., & F Tamengkel, L. (2016). Analisis Kredit Macet (Pt. Bank Sulut, Tbk Di Manado). *Jurnal Administrasi Bisnis*, *4*(1), 1–15. <https://doi.org/10.35797/jab.4.1.2016.11322>.
- Moore, R. L., Yen, C. J., & Powers, F. E. (2021). Exploring the relationship between clout and cognitive processing in MOOC discussion forums. *British Journal of Educational Technology*, *52*(1), 482–497. <https://doi.org/10.1111/bjet.13033>
- Niu, B., Ren, J., & Li, X. (2019). Credit scoring using machine learning by combing social network information: Evidence from peer-to-peer lending. *Information (Switzerland)*, *10*(12). <https://doi.org/10.3390/INFO10120397>
- Olanrewaju, A. S. T., Hossain, M. A., Whiteside, N., & Mercieca, P. (2020). Social media and entrepreneurship research: A literature review. *International Journal of Information Management*, *50*(May 2019), 90–110. <https://doi.org/10.1016/j.ijinfomgt.2019.05.011>
- Partch, M., & Dykeman, C. (2019). A *Corpus Linguistics Study of Text Message Interventions in Substance Use Disorder Treatment*. 1–22. <https://doi.org/10.31234/osf.io/ub394>
- Pennebaker, J. W., Chung, C. K., Frazee, J., Lavergne, G. M., & Beaver, D. I. (2014). When small words foretell academic success: The case of college admissions essays. *PLoS ONE*, *9*(12). <https://doi.org/10.1371/journal.pone.0115844>
- Perangin-angin, L. L. K., & Zainal, M. (2018). Partisipasi Politik Pemilih Pemula

- Dalam Bingkai Jejaring Sosial Di Media Sosial. *Jurnal ASPIKOM*, 3(4), 737. <https://doi.org/10.24329/aspikom.v3i4.210>
- Preetha, J., Raju, S., Kumar, A., Samee, S., & Vengatesan, R. (2020). Data mining technique based critical disease prediction in medical field. *Advances in Parallel Computing*, 37, 104–108. <https://doi.org/10.3233/APC200126>
- Rabuh, A. (2020). *Developing a Credit Scoring Model Using Social Network Analysis*. November, 1–194.
- Ramadan, A. (2021). Efektivitas Instagram Sebagai Media Promosi Produk “Rendang Uninam.” *Jurnal Sains Komunikasi Dan Pengembangan Masyarakat [JSKPM]*, 5(1), 64–84. <https://doi.org/10.29244/jskpm.v5i1.796>
- Ramaquita, A., & Alamsyah, A. (2020). *Model Credit Scoring Berdasarkan Data Demografi Dan Jejaring Sosial Di Media Sosial ( Studi Kasus : LinkedIn ) ( Credit Scoring Model Based on Demographic and Social Network Data in Social Media ( Case Study : LinkedIn ))*. 7(2), 2214–2219.
- 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>
- Saardchom, N. (2012). Expert Judgment Based Scoring Model. *Journal of Business and Economics*, 3(3), 164–175. [https://doi.org/10.15341/jbe\(2155-7950\)/03.03.2012/002](https://doi.org/10.15341/jbe(2155-7950)/03.03.2012/002)
- Saha, K., Reddy, M. D., Mattingly, S. M., Moskal, E., Sirigiri, A., & Choudhury, M. D. E. (2019). Libra: On linkedin based role ambiguity and its relationship with wellbeing and job performance. *Proceedings of the ACM on Human-Computer Interaction*, 3(CSCW). <https://doi.org/10.1145/3359239>
- Salmu, S., D., & Solichin, A. (2017). Prediksi Tingkat Kelulusan Mahasiswa Tepat Waktu Menggunakan Naïve Bayes : Studi Kasus UIN Syarif Hidayatullah Jakarta Prediction of Timeliness Graduation of Students Using Naïve Bayes : A Case Study at Islamic State University Syarif Hidayatullah Jakarta. *Prosiding Seminar Nasional Multidisiplin Ilmu*, April, 701–709.

- Sherman, L. E., Payton, A. A., Hernandez, L. M., Greenfield, P. M., & Dapretto, M. (2016). The Power of the Like in Adolescence: Effects of Peer Influence on Neural and Behavioral Responses to Social Media. *Psychological Science*, 27(7), 1027–1035. <https://doi.org/10.1177/0956797616645673>
- Sholihah, E., & Irwansyah. (2020). *Peer Lending*. 5(1), 60–77.
- Sikumbang, E. D. (2018). Penerapan Data Mining Penjualan Sepatu Menggunakan Metode Algoritma Apriori. *Jurnal Teknik Komputer AMIK BSI (JTK)*, Vol 4, No.(September), 1–4.
- Siti-Nabiha, A. K., Nordin, N., & Poh, B. K. (2021). Social media usage in business decision-making: the case of Malaysian small hospitality organisations. *Asia-Pacific Journal of Business Administration*, 13(2), 272–289. <https://doi.org/10.1108/APJBA-08-2020-0276>
- Skjong, R., & Wentworth, B. H. (2001). Expert judgment and risk perception. *Proceedings of the International Offshore and Polar Engineering Conference*, 4(December), 537–544.
- Stokes, Y., Vandyk, A., Squires, J., Jacob, J. D., & Gifford, W. (2019). Using Facebook and LinkedIn to Recruit Nurses for an Online Survey. *Western Journal of Nursing Research*, 41(1), 96–110. <https://doi.org/10.1177/0193945917740706>
- Syaifuddin, D. T. (2019). *Buku 1. Manajemen Perbankan* (Issue December).
- Syed Nor, S. H., Ismail, S., & Yap, B. W. (2019). Personal bankruptcy prediction using decision tree model. *Journal of Economics, Finance and Administrative Science*, 24(47), 157–170. <https://doi.org/10.1108/JEFAS-08-2018-0076>
- Tounsi, Y., Anoun, H., & Larbi, H. (2017). Credit Scoring in the Age of Big Data- A State-of-the-Art. *International Journal of Computer Science and Information Security*, April 2020, 549–557. <https://doi.org/10.4018/978-1-4666-5202-6.ch049>
- Tripathi, D., Edla, D. R., & Cheruku, R. (2018). Hybrid credit scoring model using neighborhood rough set and multi-layer ensemble classification. *Journal of Intelligent and Fuzzy Systems*, 34(3), 1543–1549.

<https://doi.org/10.3233/JIFS-169449>

Tyas, S. J. S., Febianah, M., Solikhah, F., Kamil, A. L., & Arifin, W. A. (2021). Analisis Perbandingan Algoritma Naive Bayes Dan C.45 Dalam Klasifikasi Data Mining Untuk Memprediksi Kelulusan. *Jurnal Teknologi Informasi Dan Komunikasi*, 8(1), 86–99.

Vaughn, L. A. (2019). Distinguishing between Need Support and Regulatory Focus with LIWC. *Collabra: Psychology*, 5(1), 1–20.  
<https://doi.org/10.1525/collabra.185>

Yu, X., Yang, Q., Wang, R., Fang, R., & Deng, M. (2020). Data cleaning for personal credit scoring by utilizing social media data: An empirical study. *IEEE Intelligent Systems*, 35(2), 7–15.  
<https://doi.org/10.1109/MIS.2020.2972214>

Zhang, Y., Jia, H., Diao, Y., Hai, M., & Li, H. (2016). Research on Credit Scoring by Fusing Social Media Information in Online Peer-to-Peer Lending. *Procedia Computer Science*, 91(Itqm), 168–174.  
<https://doi.org/10.1016/j.procs.2016.07.055>

Zusrony, E., Purnomo, H. D., & Prasetyo, S. Y. J. (2019). Analisis Pemetaan Jaringan Komunikasi Karyawan Menggunakan Social Network Analysis pada Perusahaan Multifinance. *INTENSIF: Jurnal Ilmiah Penelitian Dan Penerapan Teknologi Sistem Informasi*, 3(2), 145.  
<https://doi.org/10.29407/intensif.v3i2.12786>