

LIST OF FIGURES

Figure 1. 1 Buku Warung Logo's	1
Figure 1. 2 Buku Warung Apps in Google Playstore.....	2
Figure 1. 3 MoneyLover Logo.....	2
Figure 1. 4 Money Lover Apps in Google Playstore	3
Figure 1. 5 Kledo Logo	4
Figure 1. 6 Kledo Apps in GooglePlaystore	4
Figure 1. 7 World Unconnected Population.....	5
Figure 1. 8 Main Reason People use internet.....	6
Figure 1. 9 Number of MSMEs in ASEAN.....	7
Figure 1. 10 Reason MSMEs decided to close.....	8
Figure 2. 1 Theoretical Framework.....	33
Figure 3. 1 Research Stages.....	38
Figure 3. 2 Data Analysis Technique.....	40
Figure 4. 1 User review in Google Playstore.....	43
Figure 4. 2 Text Preprocessing.....	45
Figure 4. 3 Dataset Splitting.....	47
Figure 4. 4 Processing	48
Figure 4. 5 Performance Metrics	48
Figure 4. 6 WordCloud Example.....	50
Figure 4. 7 Buku Warung Word Cloud	51
Figure 4. 8 BukuWarung Word Cloud 2	51
Figure 4. 9 MoneyLover Word Cloud.....	52
Figure 4. 10 Kledo Word Cloud.....	53