

DAFTAR PUSTAKA

- Aditama, M. I., Pratama, R. I., Hafizzana, K., Wiwaha, U., & Rakhmawati, N. A. (2020). Analisis Klasifikasi Sentimen Pengguna Media Sosial Twitter Terhadap Pengadaan Vaksin COVID-19. *Journal Information Engineering and Educational Technology*, 04, 90–92.
- Agarwal, S. (2013). DATA MINING: DATA MINING CONCEPTS AND TECHNIQUES. *International Conference on Machine Intelligence and Research Advancement*. <https://doi.org/10.1109/ICMIRA.2013.45>
- Akerkar, R. (2019). *Artificial Intelligence for Business*. Springer.
- Alamsyah, A. (2017). Measuring Public Sentiment Towards Services Level in Online Forum using Naive Bayes Classifier Method and Word Cloud. *CRS-ForMIND International Conference and Workshop 2017*.
- Albesta, D. D., Jonathan, M. L., Jawad, M., & Hardiawan, O. (2021). The impact of sentiment analysis from user on Facebook to enhanced the service quality. *International Journal of Electrical and Computer Engineering (IJECE)*, 11(4), 3424–3433. <https://doi.org/10.11591/ijece.v11i4.pp3424-3433>
- bankmandiri.co.id. (2022). Makin Hari, Makin Lengkap ! Bank Mandiri Hadirkan Ragam Fitur Dan Layanan Digital Di 2022. <https://bankmandiri.co.id/en/news-detail?primaryKey=68088166&backUrl=/news>
- Bisnis.com. (2022a). 6.565 Kantor Cabang Bank Tutup per April 2022, Beralih ke Digital? <https://finansial.bisnis.com/read/20220822/90/1569073/6565-kantor-cabang-bank-tutup-per-april-2022-beralih-ke-digital>
- Bisnis.com. (2022b). Livin' by Mandiri dan M-Banking BCA Sempat Error, Ada Apa? <https://finansial.bisnis.com/read/20220304/90/1506701/livin-by-mandiri-dan-m-banking-bca-semat-error-ada-apa>

- Budiman, A., Yulianto, E., & Saifi, M. (2020). PENGARUH E-SERVICE QUALITY TERHADAP E-SATISFACTION DAN E-LOYALTY NASABAH PENGGUNA MANDIRI ONLINE. *Jurnal Profit*, 14 No.1(1), 1–11.
- Chaki, P. K., Hossain, I., Chanda, P. R., & Anirban, S. (2017). An Aspect of Sentiment Analysis : Sentimental Noun with Dual Sentimental Words Analysis. *2017 International Conference on Current Trends in Computer, Electrical, Electronics and Communication (CTCEEC)*, 1242–1246.
- Channel, I. (2022). Transaksi Digital Kian Meningkat, 2.593 Kantor Perbankan Tutup. <https://www.idxchannel.com/banking/transaksi-digital-kian-meningkat-2593-kantor-perbankan-tutup>
- Cooper, D. R., & Schindler, P. S. (2014). *Business Research Methods*. (12th ed.). New York: McGraw-Hill Irwin
- Damarta, R., Hidayat, A., & Abdullah, A. S. (2021). The application of k-nearest neighbors classifier for sentiment analysis of PT PLN (Persero) twitter account service quality The application of k-nearest neighbors classifier for sentiment analysis of PT PLN (Persero) twitter account service quality. *Journal of Physics: Conf. Series* 1722. <https://doi.org/10.1088/1742-6596/1722/1/012002>
- Databoks. (2022). Ada 204,7 Juta Pengguna Internet di Indonesia Awal 2022. <https://databoks.katadata.co.id/datapublish/2022/03/23/ada-2047-juta-pengguna-internet-di-indonesia-awal-2022>
- Deviani, W. A., Kusumahadi, K., & Nurhazizah, E. (2022). Service Quality for Digital Wallet in Indonesia Using Sentiment Analysis and Topic Modelling. *International Journal of Business and Technology Management*, 4(1), 46–58.
- Fahmi, I. (2016). *PERILAKU KONSUMEN Teori dan Aplikasi*. Bandung: Penerbit Alfabeta.

- Firmansyah, M. A. (2018). *Perilaku Konsumen (Perilaku konsumen)*. Yogyakarta: Deepublish.
- Hardani. Ustiawaty, J. A. H. (2017). *Buku Metode Penelitian Kualitatif dan Kuantitatif*. Yogyakarta: CV Pustaka Ilmu Grup.
- Hassanien, A. E., & Darwish, A. (2015). *Machine Learning and Big Data Analytics Paradigms: Analysis, Applications and Challenges*.
- Hayadi, B. H., Damanik, A. R., Utama, U. P., Studi, P., & Informasi, S. (2022). PENDEKATAN MACHINE LEARNING MENGGUNAKAN ALGORITMA C4 . 5 BERBASIS PSO DALAM ANALISA. *Jurnal Informatika Dan Teknik Elektro Terapan (JITET)*, 10(3).
- Index, T. B. (2022). Top Brand Index Fase 1 2022. <https://www.topbrand-award.com/top-brand-index/>
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis*. Bandung: Refika Aditama.
- Juric, R., & Ronchieri, E. (2022). Semantic Framework for Practicing Data Science in Public Health Organizations during the Covid-19 Pandemics. *Proceedings of the 55th Hawaii International Conference on System Sciences*, 7, 3973–3982.
- Kompas.com. (2022a). Aplikasi Livin' Error, Bank Mandiri: Kami Mohon Maaf... <https://money.kompas.com/read/2022/03/25/180004926/aplikasi-livin-error-bank-mandiri-kami-mohon-maaf>
- Kompas.com. (2022b). Daftar 4 Bank dengan Aset Terbesar di Indonesia, Siapa Juaranya? <https://money.kompas.com/read/2022/08/02/103536026/daftar-4-bank-dengan-aset-terbesar-di-indonesia-siapa-juaranya?page=all>
- Kontan.co.id. (2022a). BI Catat Transaksi Mobile Banking Tembus Rp 3.888,09 Triliun hingga Mei 2022. <https://keuangan.kontan.co.id/news/bi-catat->

transaksi-mobile-banking-tembus-rp-388809-triliun-hingga-mei-2022

Kontan.co.id. (2022b). Melesat 71,4%, Transaksi Digital Banking Tembus Rp 5.338,4 Triliun di April 2022. <https://keuangan.kontan.co.id/news/melesat-714-transaksi-digital-banking-tembus-rp-53384-triliun-di-april-2022>

Kotler, P., & Armstrong, G. (2016). *Principles of Marketing* (Sixteenth). Harlow: Pearson Education Limited.

Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Harlow: Pearson Education Limited.

Kreutzer, R., & Sirrenberg, M. (2020). *Understanding Artificial Intelligence*. Springer Nature Switzerland.

Lee, S., Jiang, G., Kong, H., & Liu, C. (2021). A difference of multimedia consumer's rating and review through sentiment analysis. *Media Tools and Applications*, 34625–34642.

Markonah. (2017). ANALISIS PENGARUH MOBILE BANKING TERHADAP KEPUASAN DAN LOYALITAS NASABAH BANK. *Seminar Nasional & Call For Paper, FEB Unikama "Peningkatan Ketahanan Ekonomi Nasional Dalam Rangka Menghadapi Persaingan Global,"* 470–488.

Mothersbaugh, D. L., & Hawkins, D. I. (2016). *Consumer Behavior* (13th ed.). New York: McGraw-Hill Education.

News, T. (2022). Bank Mandiri Tutup Aplikasi Livin Logo Biru, Ini Penggantinya. <https://bangka.tribunnews.com/2022/02/26/pt-bank-mandiri-persero-tbk-tutup-layanan-aplikasi-livin-by-mandiri-begini-penjasannya>.

OJK. (2022). OJK. <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/345>

Onantya, I. D., Indritati, & Adikara, P. P. (2019). Analisis Sentimen Pada Ulasan Aplikasi BCA Mobile Menggunakan BM25 dan Improved K-Nearest Neighbor.

Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer, 3(3), 2575–2580.

Pawar, A. B., Jawale, M. A., & Kyatanavar, D. N. (2016). *Fundamentals of Sentiment Analysis : Concepts and Methodology*. Springer. <https://doi.org/10.1007/978-3-319-30319-2>

Permana, E., Ramadhan, H., Budi, I., Santoso, B., & Putra, K. (2020). Sentiment Analysis and Topic Detection of Mobile Banking Application Review. *IEEE*.

PT.Mandiri (Persero) TBK. (2021). Laporan Tahunan PT. Mandiri : Melanjutkan Transformasi Digital & Inovasi Perbankan, 1–1314.

Pujianto, A., Mulyati, A., & Novaria, R. (2018). Pemanfaatan Big Data dan Perlindungan Privasi Konsumen di Era Ekonomi Digital. *Majalah Ilmiah BIJAK*, 15(2), 127–137.

Putri, N., Alamsyah, A., & Widiyanesti, S. (2020). SERVICE QUALITY ANALYSIS OF ONLINE TRAVEL AGENCIES (OTA) USING MULTICLASS CLASSIFICATION. *Jurnal Manajemen Dan Bisnis Vol. 4 No. 1/ April 2020*, 4(1), 72–78.

Rakyat, P. (2022a). Aplikasi Livin Mandiri Error, Begini Tanggapan Bank Mandiri. <https://salatigaterkini.pikiran-rakyat.com/nasional/pr-1585351452/aplikasi-livin-mandiri-error-begini-tanggapan-bank-mandiri>

Rakyat, P. (2022b). Aplikasi Livin Mandiri Error Hari Ini Tidak Bisa Digunakan, Pengguna Langsung Serbu Twitter Mandiri. <https://kendalku.pikiran-rakyat.com/tekno/pr-1184305455/aplikasi-livin-mandiri-error-hari-ini-tidak-bisa-digunakan-pengguna-langsung-serbu-twitter-mandiri>

Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). Internet banking service quality , The e-customer satisfaction and loyalty : the modified e-SERVQUAL

model. *The TQM Journal*. <https://doi.org/10.1108/TQM-02-2020-0019>

Rinaldy, I. M., Lubis, P. H., & Utami, S. (2017). PENGARUH KUALITAS PELAYANAN TERHADAP LOYALITAS NASABAH MOBILE BANKING BNI DI BANDA ACEH DENGAN KEPERCAYAAN NASABAH, KEPUASAN NASABAH, KOMITMEN NASABAH, DAN NILAI NASABAH SEBAGAI VARIABEL MEDIASI. *Jurnal Perspektif Manajemen Dan Perbankan*, 8(3), 19–48.

Rodrigues, P., Coutinho, F., & Mourão, F. (2017). Beyond the Stars : Towards a Novel Sentiment Rating to Evaluate Applications in Web Stores of Mobile Apps. *International World Wide Web Conference Committee (IW3C2)*, 109–117.

Saputo, I. W., & Sari, B. W. (2019). Uji Performa Algoritma Naïve Bayes untuk Prediksi Masa Studi Mahasiswa. *Citec Journal*, 6(1), 1–11.

Sari, P., Alamsyah, A., & Wibowo, S. (2018). Measuring e-Commerce service quality from online customer review using sentiment analysis. *Journal of Physics: Conf. Series* 971.

Sekaran, U., & Bougie, R. (2016). *Research Methods for Business*. Wiley. www.wileypluslearningspace.com

Srivastava, U., & Gopalkrishnan, S. (2015). Impact of Big Data Analytics on Banking Sector : Learning for Indian Banks. *Procedia - Procedia Computer Science*, 50, 643–652. <https://doi.org/10.1016/j.procs.2015.04.098>

Statista. (2022). Number of available applications in the Google Play Store from December 2009 to September 2022. <https://www.statista.com/statistics/266210/number-of-available-applications-in-the-google-play-store/>

Sugiyono. (2018). *Metode Penelitian Manajemen*. Bandung: Penerbit Alfabeta.

- Sumiran, K. (2018). An Overview of Data Mining Techniques and Their Application in Industrial Engineering. *Asian Journal of Applied Science and Technology (AJAST)*, 2(2), 947–953.
- Suryani, T. (2017). *Manajemen Pemasaran Strategik Bank di Era Global* (Edisi Pert). Jakarta: Prenadamedia Group.
- Taulli, T. (2019). *Artificial Intelligence Basics*. Monrovia: Apress.
- Tjiptono. (2017). *Service Management* (3rd ed.). Penerbit ANDI.
- Tripathy, A., Agrawal, A., & Rath, S. K. (2015). Classification of Sentimental Reviews Using Machine Learning Techniques. *Procedia - Procedia Computer Science*, 57, 821–829. <https://doi.org/10.1016/j.procs.2015.07.523>
- Valdivia, A., Luzón, M. V., Cambria, E., & Herrera, F. (2018). Consensus vote models for detecting and filtering neutrality in sentiment analysis. *Information Fusion*, 44, 126–135. <https://doi.org/10.1016/j.inffus.2018.03.007>
- Zhang, L., Wang, S., & Liu, B. (2018). Deep learning for sentiment analysis : A survey. *WIREs Data Mining Knowl Discov.*, 1–25. <https://doi.org/10.1002/widm.1253>