

DAFTAR PUSTAKA

- Aggarwal, C. C. (2020). *Data Mining: The Textbook* (2nd Ed.). Springer.
- Aggarwal, C. C. (2020). *Data Mining: The Textbook* (2nd Ed.). Springer.
- Al-Aidaroos, K. M., & Bakar, A. A. (2010). Naive Bayes Variants In Classification Learning. *International Conference On Information Retrieval & Knowledge Management*, 276–281.
- Alzubi, J., Nayyar, A., & Kumar, A. (2018). Machine Learning From Theory To Algorithms: An Overview. *Journal Of Physics: Conference Series*, 1142(1), 012012.
- Assefa, M. F., & Beshah, T. (2025). *A Comparative Evaluation Of Machine Learning Classification Algorithms For Credit Scoring In Financial Institutions With Limited Data Availability*. Hilcoe Journal Of Computer Science And Technology.
- Badan Pusat Statistik. (2023). *Statistik UMKM Indonesia 2023*. BPS.
- Berrar, D. (2018). Bayes' Theorem And Naive Bayes Classifier. In *Encyclopedia Of Bioinformatics And Computational Biology* (Pp. 403–412). Elsevier.
- Berrar, D. (2018). Bayes' Theorem And Naive Bayes Classifier. In *Encyclopedia Of Bioinformatics And Computational Biology* (Pp. 403–412). Elsevier.
- Brynjolfsson, E., & McAfee, A. (2020). *The Business Of Artificial Intelligence*. Harvard Business Review Press.
- Dirman, A. (2020). Financial Distress: The Impacts Of Profitability, Liquidity, Leverage, Firm Size, And Free Cash Flow. *International Journal Of Business, Economics And Law*, 22(1), 17–25.
- Domingos, P., & Pazzani, M. (1997). On The Optimality Of The Simple Bayesian Classifier. *Machine Learning*, 29(2–3), 103–130.
- Ferreira, J., Sousa, B. M., & Gonçalves, F. (2020). Encouraging The Subsistence Consumer Through The Experience Economy: A Study Of Coffee Shops. *Journal Of Retailing And Consumer Services*, 55, 102063.
- Géron, A. (2022). *Hands-On Machine Learning With Scikit-Learn, Keras, And Tensorflow* (3rd Ed.). O'Reilly Media.

- Géron, A. (2022). *Hands-On Machine Learning With Scikit-Learn, Keras, And Tensorflow* (3rd Ed.). O'Reilly Media.
- Han, J., Kamber, M., & Pei, J. (2012). *Data Mining: Concepts And Techniques* (3rd Ed.). Morgan Kaufmann.
- Hezam, Y., Luong, H., & Anthonysamy, L. (2025). *Machine Learning In Predicting Firm Performance: A Systematic Review*. *China Accounting And Finance Review*, 27(3), 309–336.
- International Coffee Organization. (2022). *Coffee Market Report 2022*. ICO.
- Jihadi, M., Vilantika, E., Hashemi, S. M., & Arifin, Z. (2021). The Effect Of Liquidity, Leverage, And Profitability On Firm Value: Empirical Evidence From Indonesia. *Journal Of Asian Finance, Economics And Business*, 8(3), 423–431.
- Jo, T. (2021). *Machine Learning Foundations*. Springer. <https://doi.org/10.1007/978-3-030-65900-4>
- Kabir, S., Safin, S. I., Tanjin, M., & Akter, H. (2024). *Predicting Loan Repayment Reliability In Cooperative Societies Using Naive Bayes Classifier: A Data Mining Approach For Risk Mitigation And Decision Support*. *International Journal Of Computer Applications*.
- Kementerian Koperasi Dan UKM Republik Indonesia. (2023). *Perkembangan UMKM Di Indonesia 2023*. Kemenkop UKM.
- Kementerian Pariwisata Dan Ekonomi Kreatif. (2021). *Laporan Kinerja Ekonomi Kreatif Indonesia*.
- Kotsiantis, S. (2021). Supervised Machine Learning: A Review Of Classification Techniques. *Informatica*, 45(1), 1–20.
- Lestari, S., & Mayasari, D. (2023). Analisa Penerapan Metode Naive Bayes Dalam Memprediksi Kelayakan Calon Nasabah Dalam Melakukan Pinjaman. *Jurnal Elektronika Dan Teknik Informatika Terapan (JENTIK)*.
- Mahalingam, R., & Jayanthi, K. (2023). *Impact Of High Dimensionality Reduction In Financial Datasets Of Smes With Feature Pre-Processing In Data Mining*. In *Proceedings Of The Fourth International Conference On Computing And Communication Networks* (Pp. 345–356). Springer.
- Manning, C. D., Raghavan, P., & Schütze, H. (2008). *Introduction To Information Retrieval*. Cambridge University Press.

- Manning, C. D., Raghavan, P., & Schütze, H. (2008). *Introduction To Information Retrieval*. Cambridge University Press.
- Manzo, J. (2021). *Coffee Culture, Destinations, And Tourism*. Channel View Publications.
- Mohri, M., Rostamizadeh, A., & Talwalkar, A. (2018). *Foundations Of Machine Learning* (2nd Ed.). MIT Press. <https://mitpress.mit.edu/9780262039406>
- Mohri, M., Rostamizadeh, A., & Talwalkar, A. (2018). *Foundations Of Machine Learning* (2nd Ed.). MIT Press.
- Murphy, K. P. (2006). *Naive Bayes Classifiers*. University Of British Columbia.
- Ng, C. C., Low, W. Z., Lim, J. Y., & Boon, Y. Y. (2025). *Cash Flow Underwriting With Bank Transaction Data: Advancing MSME Financial Inclusion In Malaysia*. Arxiv.
- Nurastuti, W., Aminuddin, A., Sidauruk, A., Et Al. (2025). *Optimization And Collaboration Of Fuzzy C-Mean, K-Mean, And Naïve Bayes Algorithms Using The Elbow Method For Micro, Small, And Medium Enterprises*. Journal Of Intelligent Systems And Applications.
- OECD. (2021). *The Digital Transformation Of Smes*. OECD Publishing.
- Pham, C. D. (2020). The Effect Of Capital Structure On Financial Performance Of Vietnamese Listed Pharmaceutical Enterprises. *Journal Of Asian Finance, Economics And Business*, 7(9), 329–340.
- Provost, F., & Fawcett, T. (2020). *Data Science For Business* (Updated Ed.). O'Reilly Media.
- Rachman, R., & Handayani, R. N. (2025). Klasifikasi Algoritma Naive Bayes Dalam Memprediksi Tingkat Kelancaran Pembayaran Sewa Teras UMKM. *Jurnal Informatika*.
- Rahmadanti, R., Febriani, S. S., Syaputra, M. I., & Laraswati, D. (2024). Penerapan Algoritma Naive Bayes Untuk Prediksi Tren Pertumbuhan UMKM Berdasarkan Jenis Usaha Di Kota Depok. *INSAN Journal Of Information System Management Innovation*..
- Rish, I. (2001). An Empirical Study Of The Naive Bayes Classifier. *IJCAI Workshop On Empirical Methods In Artificial Intelligence*, 41–46.
- Rish, I. (2001). An Empirical Study Of The Naive Bayes Classifier. *IJCAI Workshop On Empirical Methods In Artificial Intelligence*, 41–46.

- Rizqalina, I. (2025). Klasifikasi Jumlah UMKM Dengan Algoritma Naive Bayes Di Provinsi Jambi. *Jurnal Sains Data Dan Artificial Intelligence*.
- Russell, S., & Norvig, P. (2021). *Artificial Intelligence: A Modern Approach* (4th Ed.). Pearson.
- Russell, S., & Norvig, P. (2021). *Artificial Intelligence: A Modern Approach* (4th Ed.). Pearson.
- Santos, R., & Aguinaldo, B. (2025). *Performance Analysis And Prediction Model Evaluation For DOST-Assisted Msmes Using Machine Learning*. Proceedings Of The International Conference On Information Technology.
- Sarker, I. H. (2021). Machine Learning: Algorithms, Real-World Applications And Research Directions. *SN Computer Science*, 2(3), 160.
- Sarker, I. H. (2021). Machine Learning: Algorithms, Real-World Applications And Research Directions. *SN Computer Science*, 2(3), 160.
- Shalev-Shwartz, S., & Ben-David, S. (2014). *Understanding Machine Learning: From Theory To Algorithms*. Cambridge University Press.
- Shalev-Shwartz, S., & Ben-David, S. (2014). *Understanding Machine Learning: From Theory To Algorithms*. Cambridge University Press.
- Shmueli, G., Bruce, P. C., Gedeck, P., & Patel, N. R. (2020). *Data Mining For Business Analytics*. Wiley.
- Shmueli, G., Bruce, P. C., Gedeck, P., & Patel, N. R. (2020). *Data Mining For Business Analytics*. Wiley.
- Siregar, K. H., Ruslan, D., Faried, A. I., Et Al. (2025). *Implementation Of Machine Learning Algorithm For Credit Scoring Prediction In Islamic Microfinance*. Journal Of Intelligent Systems And Information Technology.
- Subandi, B., & Widaningrum, D. L. (2025). *Multi-Factor Sales And Stock Forecasting For Drinking Water With Machine Learning: A Case Study Of An MSME*. Journal Industrial Services, 11(1), 45–56.
- Sya'bani, A. R., Benjamin, M. V., Pratiwi, R. L., & Widanegsih, E. (2025). Klasifikasi Tingkat Kemiskinan Di Indonesia Menggunakan Naive Bayes. *Jurnal Sistem Informasi Dan Ilmu Komputer*.
- Tan, P. N., Steinbach, M., & Kumar, V. (2021). *Introduction To Data Mining* (2nd Ed.). Pearson.
- UNCTAD. (2021). *Creative Economy Outlook 2021*.

- Verhoef, P. C., Et Al. (2021). Digital Transformation: Research Agenda. *Journal Of Business Research*, 122, 889–901.
- Wickramasinghe, I., & Kalutarage, H. (2021). Naive Bayes: Applications, Variations And Vulnerabilities. *Soft Computing*, 25(5), 3779–3793.
- Wickramasinghe, I., & Kalutarage, H. (2021). Naive Bayes: Applications, Variations And Vulnerabilities. *Soft Computing*, 25(5), 3779–3793.
- World Bank. (2021). *Digital Economy For Development Report*. World Bank.
- Xu, B., Li, J., & Li, Y. (2022). Machine Learning In Financial Analysis: A Review. *Journal Of Finance And Data Science*, 8(2), 95–108.
- Zhang, H. (2004). The Optimality Of Naive Bayes. *Proceedings Of The Seventeenth International Florida Artificial Intelligence Research Society Conference*, 562–567.
- Zhang, H. (2004). The Optimality Of Naive Bayes. *Proceedings Of The Seventeenth International Florida Artificial Intelligence Research Society Conference*, 562–567.
- Zhang, H. (2020). The Optimality Of Naive Bayes. *Proceedings Of The AAAI Conference On Artificial Intelligence*, 34(4), 1–6.

.