



Cleaning and normalizing the Data using: -

- Stop word
- Unicode to String
- Stemmer
- Tokenizing

			corpus - List (5000 elements)
ide A	Туре	Size	Value
0	str	1	bitcoin price spikes etf decision nears llvtxzlgm btc fintech altcoin markets
1	str	1	laura alozie exec team spacnation made strongg tobiadex online finance money ent
2	str	1	china biggest social network useful business wechat wechatofficial fintech ddpcg
3	str	1	friendsurance proud named shifting business model insurtech trend report talltve
4	str	1	yostartups checkout activehours fintech startup watch lending usa yostartups che
5	str	1	away fintech scoop rnq zlpaoy stories nicky whiting feliciatedx boarfinance bloc
6	str	1	wealthtechbook thanks steven dryall abstract fintech wealthtech kqpotixi
7	str	1	ubs wealth chief fintech beyond fighting business insider tmnkw k k fintech
8	str	1	rcinext tool everyone innovative champion systems cooperation innovation fintech
9	str	1	bitcoin fintech primary litecoin pool upgrade segwit says ltc btc founder b wet
10	str	1	theblockchain bitfinex nuked wa state customers verjrcjv bitcoin blockchain fint
11	str	1	deeplearn ibm amp visa collaborate iot project machinelearning ml ai fintech tec
12	str	1	assets seeing jump tweets fintech aapl blockchain eurusd u od pw wxwlduk aw
13	str	1	malix fintech technology startups business journal ggrlaaz fintech lending
14	str	1	biometrics borders banks u learn nations fintech biometrics w www bwx f pld

china biggest social network useful business wechat wechatofficial fintech ddpcgp lh

future mobile NeW crypto bigdatainsurance latest vindyne technology bankingstartup insurtechk<sub>top</sub>thanks<sub>c</sub> pstartups bank banks innovation machinelearning fintech blockchain data payments greatdeeplearn

digital wmikequindazzi financial business regtech

artificialintelligence cryptocurrency n digital wmikeguindazzi finance btc ampbml tech ushiot



b fintech token

token ysfintech partners

fintech tmfintech virtusapolaris

company ys partners ystm ys

company fintech partners virtusapolaris

company fintech partners b company virtusapolaris ys

tm virtusapolaris company e

e fintech

announcement b token

company token

company token

fintech twfintech partners

company ys partners ystm ys

company ys partners ystm ys

partners ystm ys

company partners token

company partners token

company partners

tm token

company token

fintech ys

e tm

- People discussed about Virtusa Polaris, Fintech Lab. So, they also discussed about the improvement of Fintech.
- People discussed about Australian Fintech world and its clash, collaboration with Banks.
- People are concerned about the latest news about Fintech, how integrate new things in it. Such as token's new payment ecosystem that uses end to end secure protocol with digital signature.
- We can see the word announcement has a high frequency, hence tweet users are mostly discussed about new partners, company updates and latest news of Fintech.

# **Sentiment Analysis**

## Points for Positive Sentence Points for Negative Sentence

Туре	Size	
int	1	0
int	1	0
int	1	1
int	1	1
int	1	1
int	1	0
int	1	1
int	1	0
int	1	0
int	1	1
int	1	1
int	1	0
int	1	2
int	1	0
int	1	3
int	1	0
int	1	1

-	0'	
Type	Size	
int	1	0
int	1	0
int	1	1
int	1	0
int	1	1
int	1	0

The chosen measure of "closeness" is Pointwise Mutual Information (PMI), calculated as follows (t1 and t2 are terms):

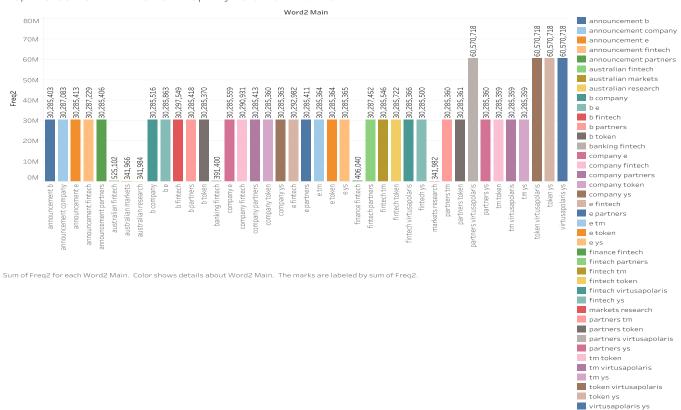
•

$$PMI(t_1, t_2) = \log\left(\frac{P(t_1 \wedge t_2)}{P(t_1) \cdot P(t_2)}\right)$$

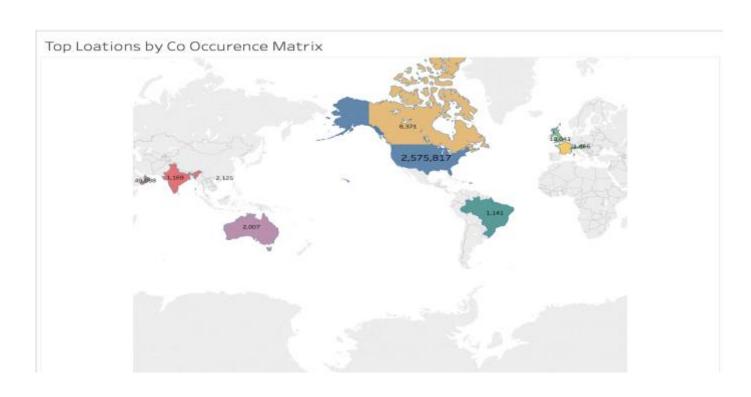
### **Semantic Orientation Calculation: -**

$$SO(t) = \sum_{t' \in V^+} PMI(t, t') - \sum_{t' \in V^-} PMI(t, t')$$

#### Top Words from Tweets Bar Graph by Co Occurence Matrix



ide 🛦	Type	Size	
19	str	1	south holland netherlands
20	str	1	n
21	str	1	red hill brisbane
22	str	1	hunting satoshi nakamoto
23	str	1	n
24	str	1	arex helsinki barcelona london
25	str	1	ottawa ontario
26	str	1	london england
27	str	1	florida usa
28	str	1	london england
29	str	1	new york city
30	str	1	london uk
31	str	1	smyrna valdosta
32	str	1	atlanta
33	str	1	singapore



## **Topic Analysis: -**

## Top 5 Topic using Non-Negative Matrix Factorization Algorithm: -

- People discussed positive, negative and neutral aspects of Fintech. Where people are hopeful for Fintech future, with application of Big Data, IOT, Data Analytics.
- People discussed about the role of Regetch in diminishing the cyber security issues.
- Fintech is growing in Singapore with the help of PWC. Innovation under Hood engines are praised and disruption for Fintech using traditional method.
- Indian community's contribution with latest technologies, where bank fails.
- On the contrary Russian Modulbank acquires three Fintech startups. Lastly people discussed about the famous SXSW conference and its impact on Fintech.

## Top 5 Topic using Latent Dirichlet Allocation Algorithm: -

- People mostly discussed about the growth and development of Fintech. How fars it came using Machine Learning, Artificial Intelligence, Deep Learning and how far it will go using these technologies.
- Latest news and updates like PWC Singapore contribution, IOT updates, positive and negative effects of Brexit.
- Other top topics are SXSW conference, and its updates on startups competition, panel discussions and mentoring workshops and payment modes other than bitcoin for Asian Fintech World.
- Regulation Technology is growing in Fintech and Machine Learning applications are applying more rigorously in finance.
- ➤ Banks are still slow compare to Fintech but they are progressing to adopt digital sales capabilities.