

## ABSTRACT

*Digital wallets are growing supported by easy internet access. With the existence of a digital wallet, it is able to provide convenience for the public to store, send, and pay directly through the application. The Fintech Report conducted by DSRResearch stated that Dana and ShopeePay are digital wallet products that managed to occupy the top position in terms of daily usage frequency. However, many Dana and ShopeePay users tweeted their complaints via social media Twitter. So that Dana and ShopeePay need to maintain service quality to maintain the loyalty of their users.*

*This study aims to determine user sentiment towards the quality of Dana and ShopeePay services based on the e-servqual dimension and to find out what topics are formed in each e-servqual dimension to measure the service quality of Dana and ShopeePay.*

*The data sources for this research are Dana and ShopeePay user generated content which are delivered via Twitter social media. The data retrieval technique is crawling user tweets containing the keywords "@danawallet" and "@ShopeePay\_ID" with a time span of 23 October 2021 to 29 December 2021. The data obtained will be classified based on the e-servqual dimension using yahoo Naive Bayes and the dataset will analyzed using the Naive Bayes sentiment analysis algorithm and the Latent Dirichlet Allocation topic modeling algorithm.*

*The findings in this study show that Dana and ShopeePay's e-servquals are dominated by negative sentiment on the dimensions of Efficiency, System A Fulfillment, and Privacy as well as topics and words that reveal users to the services provided by Dana and ShopeePay.*

*The results of this research can be used by Dana and ShopeePay as an evaluation of service quality, especially on the e-servqual dimension to increase user satisfaction in order to maintain user loyalty and can improve user perceptions.*

*Keywords: digital wallet, e-servqual, sentiment analysis, topic modelling*