

## ABSTRACT

*The advancement of telecommunication technology has transformed people's lifestyles, including in the banking sector, which is now shifting towards digital services. Bank Jago, as one of the digital banks in Indonesia, has shown a significant increase in both assets and user numbers. However, despite its success, there are various complaints from users, particularly concerning service quality.*

*This study aims to analyze users' perceptions of the electronic service quality (e-service quality) of the Bank Jago application, focusing on dimensions such as site organization, reliability, responsiveness, user friendliness, personal needs, and efficiency. The study employs text classification and topic modeling methods based on user review data from Google Play Store, collected between March 18, 2023, and November 5, 2024. Bidirectional Encoder Representations from Transformers (BERT) model, specifically IndoBERT, will be used for sentiment analysis to understand user perceptions, while topic modeling will be applied to identify the most positively and negatively perceived dimensions within the reviews.*

*The results reveal that 83.6% of user reviews had positive sentiments, while 16.4% were negative. The dimension with the highest positive sentiment was personal needs (99.38%), reflecting user satisfaction with features like flexible wallet management, promotions, and personalized services. Conversely, the reliability dimension recorded the highest negative sentiment (30.17%), with key complaints related to application stability, transaction failures, and complex authentication processes. Topic modeling identified key themes from user reviews. For the personal needs dimension, positive themes highlighted satisfaction with personalized services and financial benefits from promotions. Meanwhile, for the reliability dimension, negative themes were dominated by complaints about system failures, application bugs, and a lack of service transparency.*

*This study is expected to provide insights into user sentiment and identify service aspects needing improvement in the Bank Jago application, offering recommendations for the company to enhance its service quality.*

***Keywords: e-service quality, Bank Jago, Google Play Store, text classification, sentiment analysis, topic modeling, BERT***