

ABSTRACT

Along with the rapid growth of the digital industry, fintech applications have become a key solution in optimizing financial transaction processes. One fintech application that is rapidly growing in Indonesia is Flip, which offers interbank transfer services without admin fees, making it an efficient alternative for financial transaction needs. With the number of users continuing to grow, it is important to evaluate the service quality of this application from the user's perspective in order to enhance satisfaction and competitiveness in the market.

This study aims to analyze the service quality of the Flip application through user reviews on Google Play Store, using text classification and topic modeling techniques. The service quality dimensions analyzed include reliability, responsiveness, assurance, empathy, and tangibles. The data used comes from user reviews collected from Google Play Store between 2022 and 2024. The reviews were then analyzed using the Bidirectional Encoder Representations from Transformers (BERT) model, specifically the IndoBERT model for sentiment analysis, and topic modeling to identify the most positive and negative dimensions in the user reviews.

The results of the study show that 57.1% of user reviews have a positive sentiment, while 42.9% of reviews are negative. The dimension with the highest positive sentiment is Reliability, which reflects user satisfaction with the ease of interbank transfers without additional fees and secure transactions. On the other hand, the Responsiveness dimension has the highest negative sentiment, which reflects main complaints related to delays in transactions and long waiting times to receive assistance from customer service.

This study is expected to provide a more in-depth understanding of user perceptions of Flip's service quality, as well as provide recommendations for service improvements to enhance user satisfaction and Flip's competitiveness in the increasingly competitive fintech industry.

Keywords: Financial Technology, Flip, Service Quality, Sentiment Analysis, Topic Modeling, BERT