ABSTRACT

The advancement of digital technology has driven a significant shift in consumer behavior, including the use of digital banking services. Bank Neo Commerce, through its neobank application, is one of the digital banks that has experienced significant growth but still faces various user complaints.

This study aims to analyze user perceptions of the electronic service quality (e-service quality) of the neobank application using sentiment analysis and text classification approaches. The e-servqual dimensions used include site organization, reliability, responsiveness, user friendliness, personal needs, and efficiency. User review data were collected through a web scraping process from the Google Play Store within the period of July 21st, 2023 to July 21st, 2025, then labeled and classified using the BERT (Bidirectional Encoder Representations from Transformers) model to identify sentiment, and topic modeling was used to discover the main topics in the reviews.

The results show that the highest number of user reviews fell under the Reliability dimension (40%), with a dominant negative sentiment of 80.5%. Reliability emerged as the most complaint-prone dimension, followed by Efficiency, User Friendliness, and Personal Needs. The highest positive sentiment was found in Site Organization. Common complaints included delayed balance updates, application errors, failed verifications, slow customer service responses, and poor application performance, while positive feedback highlighted the ease of application navigation.

This study is expected to provide insights for Bank Neo Commerce regarding service areas that need improvement and contribute theoretically to the development of data-driven digital service quality evaluation.

Keywords**: **E-Servqual, Sentiment, Text Analysis, Digital Banking, Neobank, BERT, Google Play Store