

ABSTRACT

The development of technology has driven companies in various industries to create innovations, including the financial industry. One of the innovations in the financial industry is the use of digital wallets, which are widely used in Indonesia.

Based on the market share data of digital wallets in Indonesia, OVO and ShopeePay are two digital wallets with the largest cumulative market share, with OVO being in the first position. However, in terms of customer satisfaction, ShopeePay has a higher percentage compared to OVO. This research is conducted to understand the sentiments of consumers towards OVO and ShopeePay, as well as to determine the topics and words that consumers are discussing.

Sentiment analysis and topic modeling are performed by collecting data in the form of opinions from tweets on the social media platform Twitter using data crawling methods. Subsequently, the data will be labeled and cleaned for further data processing. Data for sentiment analysis will be processed using the Naïve Bayes classification method, and topic modeling will be conducted using the Latent Dirichlet Allocation (LDA) method.

The research results found that the accuracy of the sentiment analysis model in testing for OVO digital wallet data is 72.52%, and for ShopeePay digital wallet data, it is 72.22%. In the results of the sentiment analysis testing, negative sentiments have a significant weight among OVO and ShopeePay users. The dominance of negative sentiments indicates that many ShopeePay users are not satisfied with the services provided. Technical issues, access difficulties, and complaints related to balances are frequently found in the negative sentiments towards both digital wallets. OVO receives attention in topics related to discounts, promotions, and appreciation for ease of use. However, complaints related to transactions and technical issues also emerge as important topics. ShopeePay receives attention in positive experience topics such as discounts, but the dominant negative sentiment is related to balance issues, transactions, and technical difficulties

Keywords: *digital wallet, customer satisfaction, sentiment analysis, naïve bayes, topic modelling, latent dirichlet allocation*