

**Kata kunci :** digital Banking, Persepsi, Kualitas Layanan, Text Network Analysis

### **ABSTRACT**

*Banking services in the current era can be accessed using digital banking. Digital banking has a different meaning from mobile banking. The difference seen is in terms of service. Digital banking is a banking activity that can be carried out by the bank's electronic facilities, so that customers can conduct banking activities independently without having to come to the branch bank's office. Activities that can be carried out are opening new accounts, investments, deposits. Activities that can be carried out by mobile banking are still limited, such as checking balances, transfers. According to OJK, there are only two digital banking in Indonesia, namely Jenius owned by BTPN and Digibank owned by DBS. Compared to Digibank, Jenius is superior in terms of users, after three years of launching it already has 1.6 users. Jenius also entered the 10 largest financial applications in Indonesia and came in at number 5, and was stable from 2017 to 2019. Jenius needs to know the quality of service through customer feedback expressed on social media in order to compete with competitors.*

*The company needs to do a customer feedback analysis through User Generated Content (UGC) on Jenius's social media Twitter to evaluate the perception of service quality. It aims to evaluate the services that have been provided to users so far. The method that can be done by companies is the Text Network Analysis method based on the E-servqual dimension.*

*The results of this study are to produce knowledge about the dominant perception of Jenius digital bank services for four years from 2016 to 2019. Service quality in the dimensions of , fulfillment, privacy, and system availability is generally good, it's just that there needs to be an increase in quality in the privacy dimension , and system availability in order to provide better service quality for users.*

**Keywords:** digital Banking, Perception, Service Quality, Text Network Analysis