

ABSTRACT

The increase in internet users in Indonesia has had an impact on changes in people's transaction behavior to become more digital. People prefer digital-based banking services compared to conventional offices. This can be seen from the decline in the network of bank branch offices but digital banking transactions have increased. The digital banking service that has experienced rapid growth is mobile banking. One bank that has mobile banking (m-banking) services is Bank Mandiri. However, since Bank Mandiri launched its newest m-banking application, namely New Livin' by Mandiri, this application has often been complained by its users. Therefore, it is important for Bank Mandiri to ensure or improve the quality of its services in order to achieve customer satisfaction and loyalty.

This study aims to determine the results of New Livin' by Mandiri m-banking service quality based on sentiment analysis and e-servqual dimensions, to determine New Livin' by Mandiri e-servqual m-banking dimensions that require improvement based on sentiment analysis and word cloud, to determine the quality rating New Livin's m-banking services, as well as knowing the difference between the New Livin' by Mandiri m-banking service quality based on sentiment analysis and its rating.

The data in this study are review data and user ratings of New Livin' by Mandiri on the Google Play Store. Data collection was carried out on 25 August 2022-3 October 2022. To measure service quality, the data obtained was processed using the Naïve Bayes algorithm with the sentiment analysis method based on the dimensions of e-servqual service quality consisting of site organization, reliability, responsiveness, user friendliness, personal needs, and efficiency. In addition, depiction of dominant words in each dimension is carried out using a word cloud, calculating ratings, and comparing sentiment results with ratings.

The results of the study show that the dominating sentiment is negative with reliability as the dimension with the largest number. Furthermore, based on the word cloud, there are things that must be improved in each dimension. The rating results show that the higher the rating, the more positive and vice versa. However, when viewed from each rating, there is a difference between ratings 3 and 4 with the sentiment.

This research is expected to provide knowledge to Bank Mandiri about user perceptions and its rating regarding New Livin' service quality so that it can improve its services to achieve user satisfaction and loyalty.

Keywords: *mobile banking, service quality, sentiment analysis, e-servqual, rating*