

ABSTRACT

Information technology innovation has become central in various aspects of life, one of which is in the financial sector or commonly known as Financial Technology (fintech). Among the many types of fintech services in Indonesia, e-wallet is one of the most popular fintech services. In 2020, OVO was one of the most frequently used digital wallets, but in 2021 OVO experienced a decrease in rating on the Google Play Store, this was due to the many errors in several services that made users give complaints such as transaction limits, feature limitations and slow performance. This is suspected to be caused by technostress. People who experience technostress have negative attitudes and feelings towards technology. Therefore, this research uses Aspect-Based Sentiment Analysis to obtain sentiment and aspect extraction from the application. To determine aspects manually, researchers used LDA topic modeling which resulted in 4 topics, namely features, access, service and security. The data used is the result of web scraping OVO user reviews on the Google Play Store. Sentiment classification in this study uses Decision Tree C4.5 with an optimal ratio of data sharing of 75:25, high accuracy was achieved in each aspect. The feature aspect gets an accuracy of 97.02%, the Access aspect is 94.24%, the Service aspect is 91.85% and the Security aspect is 95.63%. These results show that the performance of the C4.5 Decision Tree model on each aspect is excellent in assessing sentiment. In addition, by knowing the sentiment from several aspects that have been obtained, it is hoped that fintech companies, especially OVO, can find out what aspects cause technostress in users so that OVO can overcome this in order to improve the experience and number of users.

Keywords — Fintech, E-Wallet, Technostress, Aspect-Based Sentiment Analysis, LDA, Decision Tree C4.5