

## **ABSTRACT**

*Currently, online transactions in Indonesia are increasing. Inter-bank transfers are one of the obstacles, because of the fees charged for each transaction. However, Flip is here as a solution to this problem. Flip's vision is "To be the world's most customer-centric service company and enable users to make fair financial transactions from anywhere to anyone". Customer-centric services place user satisfaction as the top priority in all decisions and actions taken. So to understand the needs, wants, and problems of users in the Flip application, research is needed related to Aspect-Based Sentiment Analysis with the K-NN (K-Nearest Neighbors) algorithm on aspects namely speed, security and cost, so that the research results can be used as information, suggestions and recommendations to companies to create solutions and provide optimal user experience. The K-NN model is proven to be able to predict sentiment well in every aspect with an average accuracy of 73.04% speed, 86.05% security and 80.11% cost. The simple split data method has a higher average accuracy than K-fold cross validation, but K-fold cross validation is better because it provides a more accurate and reliable estimate of the overall model performance. Flip users respond more negatively to speed, respond negatively to security and respond positively to the cost of the Flip application. To increase user satisfaction for the Flip application as a FinTech service, the company PT Fliptech Lentera Inspiration Pertiwi can improve again regarding speed and security aspects. For the cost aspect the company can maintain customer satisfaction.*

**Keywords — ABSA, application review, speed, security, cost, K-NN**