

ABSTRACT

In the digital era, mobile banking applications have become essential services for modern society. PT Bank Negara Indonesia (Persero) Tbk, through its *Wondr* BNI application, strives to provide an innovative digital banking experience. To support continuous development, an analysis of user reviews on the Google Play Store is required. This study employs a mixed-method approach, utilizing qualitative data from Google Play Store reviews and quantitative data from questionnaire results.

The study aims to identify user sentiment toward the *Wondr* BNI application using Natural Language Processing (NLP) methods and analyze the application's performance through Importance Performance Analysis (IPA). Review data were collected through web scraping and analyzed using NLP based on a Support Vector Machine (SVM) algorithm. Quantitative data from the questionnaire were evaluated to map the key elements that need improvement in the application.

The research findings indicate that 50.5% of user sentiments were positive, while 49.5% were negative with application instability, access and login difficulties, and transaction performance emerging as the main issues based on sentiment analysis of 18,820 user reviews. Through the Importance Performance Analysis (IPA) method applied to 422 respondents, service attributes were mapped into four quadrants. Although no attributes were positioned in Quadrant I (Top priority), several issues identified in the qualitative findings should remain a focal point for developers' evaluation. Attributes located in Quadrant II, such as security and transaction performance, are recommended to be maintained. Based on the integration of findings and the SERVQUAL theoretical framework, application development strategies should be directed toward enhancing technical reliability and service responsiveness, with a particular emphasis on improving application stability, ease of access, and continuous evaluation of features that align with user needs.

Keywords: *Sentiment Analysis; Importance Performance; Mobile Banking; Support Vector Machine.*