

ABSTRAK

Pesatnya perkembangan teknologi perbankan digital telah mendorong hadirnya berbagai aplikasi perbankan di Google Play Store. Ulasan pengguna menjadi sumber informasi penting untuk menilai kepuasan yang kemudian dianalisis menggunakan analisis sentimen. Penelitian ini menganalisis kecenderungan sentimen terhadap lima aplikasi bank digital Seabank, Krom Bank, Bank Jago, Blu by BCA, dan Bank Saqu dengan masing-masing 1.000 ulasan pengguna. Proses analisis dilakukan di *Google Colab* menggunakan algoritma *Multinomial Naive Bayes* (MNB) untuk mengklasifikasikan sentimen menjadi positif dan negatif. Hasil penelitian mengungkapkan bahwa Seabank memperoleh total 945 ulasan positif dan 55 ulasan negatif, dengan *accuracy* 94%, *precision* 93%, *recall* 100%, dan *F1-score* 97%. Krom Bank memiliki 906 ulasan positif dan 94 ulasan negatif, dengan *accuracy* 94%, *precision* 95%, *recall* 98%, dan *F1-score* 96%. Bank Jago mencatatkan 743 ulasan positif dan 257 ulasan negatif, dengan *accuracy* 91%, *precision* 93%, *recall* 95%, dan *F1-score* 94%. Bank Saqu mendapat 693 ulasan positif dan 307 ulasan negatif, dengan *accuracy* 90%, *precision* 92%, *recall* 93%, dan *F1-score* 92%. Blu by BCA memperoleh 682 ulasan positif dan 318 ulasan negatif, dengan *accuracy* 84%, *precision* 85%, *recall* 92%, dan *F1-score* 88%. Temuan ini memperlihatkan bahwa sentimen analisis dapat memberikan masukan yang bernilai bagi pengembang untuk meningkatkan kualitas aplikasi, sekaligus menjadi panduan bagi calon pengguna aplikasi bank digital dalam memilih layanan perbankan digital yang sesuai dengan preferensi kebutuhan.

Kata Kunci: Analisis sentimen; Bank digital; *Naive Bayes*; Ulasan pengguna; *Google play store*;

ABSTRACT

The rapid advancement of digital banking technology has led to the emergence of various banking applications available on the Google Play Store. User reviews serve as a valuable source of information for assessing customer satisfaction, which can be analyzed using sentiment analysis. This study examines user sentiment trends toward five digital banking applications Seabank, Krom Bank, Bank Jago, Blu by BCA, and Bank Saqu each with 1,000 user reviews. The analysis was conducted using the Google Colab platform, employing the Multinomial Naive Bayes (MNB) algorithm to classify sentiments into positive and negative categories. The study revealed that Seabank received a total of 945 positive reviews and 55 negative reviews, with an accuracy of 94%, precision of 93%, recall of 100%, and F1-score of 97%. Krom Bank had 906 positive reviews and 94 negative reviews, with an accuracy of 94%, precision of 95%, recall of 98%, and F1-score of 96%. Bank Jago recorded 743 positive reviews and 257 negative reviews, with an accuracy of 91%, precision of 93%, recall of 95%, and F1-score of 94%. Bank Saqu obtained 693 positive reviews and 307 negative reviews, with an accuracy of 90%, precision of 92%, recall of 93%, and F1-score of 92%. Blu by BCA gathered 682 positive reviews and 318 negative reviews, with an accuracy of 84%, precision of 85%, recall of 92%, and F1-score of 88%. These findings demonstrate that sentiment analysis can provide valuable insights for developers to improve application quality, while also serving as a guide for prospective users in selecting digital banking services that suit their preferences.

Keyword: *Sentiment analysis; Digital banking; Naive Bayes; User reviews; Google play store;*