

ABSTRACT

The development of technology revolutionized various aspects including financial services that gave birth to fintech. Transactions and access to financial services are easier with fintech. In Indonesia, fintech is growing rapidly with the most popular product used is e-wallet. Technological developments can have negative impacts such as technostress that can affect user behavior. The largest e-wallet market share was held by OVO in 2021, but there was news of user complaints about OVO services, so in 2022 the rating also decreased. The decline can be caused by technostress that users can pour in reviews on Google Play Store. This Research aims to identify aspects that are relevant to scraping data, implement ABSA with naïve bayes with the aspects that have been identified, and identify the causes of technostress experienced by OVO users using ABSA. The aspects studied based on the results of topic modeling with LDA resulted in 5 clusters with 4 topics namely features, access, service, and security. In general sentiment analysis, it was found that split data with a 70:30 ratio has the highest accuracy by 94,33% for TF-IDF and 95,25% for BoW compared to 75:25 and 80:20. Model with BoW is superior to TF-IDF in accuracy and prediction quality. The accuracy of model with BoW feature aspect is 93,77%, access is 89,48%, service is 86,84%, and security is 94,54%, the model with TF-IDF feature aspect is 94,33%, access is 86,33%, service is 80,19% and security is 89,69%. Model does not indicate overfitting after overfitting testing, model evaluation with confusion matrix shows model with TF-IDF has difficulty in predicting positive reviews. The cause of technostress of OVO users in the feature aspect is in the transfer, the access aspect is mainly in the login process, in the service quality of the service from customer service, and users are satisfied with security.

Keywords: *e-wallet, technostress, TF-IDF, BoW, ABSA, LDA, Naïve Bayes*