ABSTRACT

The development of technology is one of things that can help some daily activities. One of them is the use of e-money to facilitate non-cash payment transactions. Go-Pay, Mandiri E-Money, Tcash and Flazz BCA are the largest e-money users in Indonesia.

In its implementation, the method of payment using e-money has not been used for all digital transaction activities. So it is necessary to do a research on e-money user feedback in order to improve the quality of e-money services in all transaction activities through customer comments written on social media.

This research uses qualitative methods by utilizing data from social media twitter as an open source data. The data will be processed using Text Network Analysis method to calculate and visualize the perceptions of social media users on Twitter about e-money. So it can make an insight for e-money companies to know the perceived service quality based on the dimensions of E-SERVQUAL.

The results showed that the dominant perceptions of e-money were *saldo, kartu, pembayaran,* topup*, promo, pembelian, penjualan,* cashback*, pengecekan,* bank and atm. This research also shows that from the four dimensions of service quality which consist of efficiency, fulfillment, privacy from four companies have a good service quality. As for the system availability dimensions, Tcash and Flazz BCA get a bad perceptions.

Based on the results, this research can be used as an evaluation for e-money companies to increase their service quality in a good dimension and improve their service quality in a dimension that is still not good enough. Furthermore, the dominant perceptions can help companies to their improve service quality.

Keyword : E-Money, Perception, Service Quality, Big Data, Text Network Analysis.