

ABSTRACT

The growth of internet users penetrations in Indonesia has an impact on banking transactions changes in Indonesia. Nowadays, digital banking transactions have dominated banking transactions. The percentage of banking transactions using Internet Banking is one of them, being one of the highest delivery channels transactions. Four Banks with the biggest assets is Bank BRI, Mandiri, BCA, and BNI also have biggest Internet Banking transactions. The Banks need to know the quality of their Internet Banking services through customer feedback expressed on social media in order to compete in this business services.

The company needs to analyze customer feedback with User Generated Content (UGC) on social media to evaluate perceptions of the service quality. This aims to evaluate the services that have been provided to customers. The method that can be used by the company is Text Network Analysis method based in the E-S-QUAL dimension.

The results of this research are to generate knowledge about the dominant perceptions of BRI Internet Banking services with registration, services, and blocking, Mandiri Internet Banking with services, inconvenience, and information, BCA Internet Banking with information, accounts, and transfer, BNI Internet Banking with safetransactioninformation, access, and password. Service quality in the dimensions of efficiency, privacy, and system availability is generally good, except that there needs to be an increase in quality in the dimensions between efficiency and system availability in order to provide better quality service for customers.

Keyword: *Internet Banking, Perceptions, Service Quality, Text Network Analysis, Sentiment Analysis*