

## ABSTRACT

The use and knowledge of financial technology in Indonesia is increasing every year. This can be seen in several ways, one of which is how the Indonesian people prefer Financial technology Payment as a payment method when making purchases in e-commerce and it is projected that the payment method will continue to increase until 2023. Currently Gopay and OVO are financial technology providers the largest in Indonesia, which can be proven by the status of the unicorn they got which means the valuation value of Gopay and OVO is more than one billion US dollars.

Internet users in the country of Indonesia are also increasing, so many companies one of which is Gojek and OVO uses social media in order to serve their respective users. Social media is used by both entities as marketing or customer service. Many OVO and Gopay users upload their responses to one of the social media, namely Twitter to give their opinion on one or both of these entities, where most of the many who complain or ask something about Gopay or OVO services.

With data that can be accessed easily on Twitter social media, this study aims to analyze the sentiments of Gopay and OVO users and classify them into dimensions of the quality of electronic services. This research applies two classification models namely Naïve Bayes *Classifier* and Support Vector Machine in order to see which model is the best to apply

This research results that based on accuracy, precision, recall and f-measure metrics, SVM is better than Naïve Bayes in machine learning model. Sentiment and multiclass classification results that both OVO and Gopay objects have a greater proportion of negative sentiments than positive sentiments. In the multiclass classification, OVO and Gopay the reliability and responsiveness dimensions are the dimensions most frequently discussed on Twitter, with each dimension dominated by negative sentiment in the two companies.

**Keywords:** Sentiment Analysis, Classification, E-Servqual, Fintech