ABSTRACT

Internet user demands in Indonesia have an impact on changing the behaviour of Indonesian people in their activities. The existence of a coronavirus pandemic outbreak makes it difficult for people to carry out activities as usual, one of which is banking. Online banking, digital payment technology and smartphone applications that existed before the pandemic outbreak made this service a very strong opportunity for banks, so that online banking services can be used by finance during quarantine. Based on the Forbes.com website, including 9 banks in Indonesia which were included in the best banks in 2020, namely, BCA, BTPN, HSBC, BNI, Mandiri, BRI, Mandiri Syariah Bank, BNI Syariah Bank, and DBS. The ninth Bank needs to be analysed through customer feedback to determine perceptions in using mobile banking.

Customer feedback data obtained from User-Generated Content (UGC) which consists of social media to find out perceptions of people in using mobile banking. The method used to process data is crawling data and Text Network Analysis tools.

This research will produce knowledge about words that often appear to represent mobile banking on nine banks, text networks that are formed to describe mobile banking on nine banks, and perception based on dominant words and text networks formed.

Keywords: Customer Feedback, Mobile Banking, Persepsi, Text Network Analysis.