

## ABSTRACT

*The development of the internet has significantly changed people's lifestyles, including in the financial sector. FinTech, a combination of finance and technology, has brought various innovations, one of which is the e-wallet application. One popular e-wallet application is Flip, which provides free interbank transfer services. User reviews about this e-wallet, which can be found through the review and rating feature on the Play Store, can be utilized by service providers to improve performance and innovate the services offered. In this study, a sentiment analysis based on aspects in Flip user reviews was conducted using the naïve bayes algorithm. The naïve bayes algorithm was used to process review data and classify reviews based on specific aspects such as speed, security, and cost. The test results showed that the naïve bayes algorithm had an accuracy of 0.80 for speed aspect, 0.87 for security aspect, and cost aspect. The average accuracy on the test data reached 0.84. This research provides insights into how Flip users review the service based on specific aspects. This information can be used by service providers to improve existing service performance and develop new innovations. The data labeling process resulted in the majority of data having sentiment 0 (no sentiment) compared to data with sentiment 1 (positive) and 2 (negative). In the speed and security aspects, data with negative sentiment had a higher frequency, while in the cost aspect, data with positive sentiment had a higher frequency. Based on this data, it can be concluded that the security and speed systems in the Flip application need to be further improved to increase user satisfaction in these aspects. The naïve bayes algorithm has proven to be effective in classifying user reviews and can be a useful tool in processing review data in e-wallet applications and similar services.*

**Keywords —FinTech, e-wallet, ABSA, naïve bayes, user reviews**