

ABSTRACT

The advancement of digital technology has pushed banks to provide app-based services to enhance customer convenience and service efficiency. One such service is Blu by BCA Digital, which offers banking services through a digital platform. Despite its significant potential, maintaining and improving service quality remains a key challenge. Users have high expectations for speed, security, and ease of use—factors that critically affect customer satisfaction and loyalty. Dissatisfaction stemming from negative experiences can harm the bank's reputation. Therefore, analytical approaches are necessary to understand user perceptions through online reviews.

This study aims to analyze the service quality of the Blu application using text classification and topic modeling approaches. The primary focus lies in revealing how users perceive various E-SERVQUAL dimensions Efficiency, Personal Needs, Reliability, Responsiveness, Site Organization, and User Friendliness, through reviews posted on the Google Play Store. In the context of digital banking, service quality is a strategic factor in customer retention, making it essential to understand user feedback thoroughly.

The methodology includes data extraction and cleaning, service dimension classification using the IndoBERT model, sentiment analysis using machine learning, and topic modeling with the BERTopic algorithm. A total of 22.720 user reviews were analyzed. The analysis aimed to identify sentiment trends, dominant keywords, and frequently occurring topics within specific service dimensions, offering a comprehensive understanding of customer perceptions.

The findings reveal varying sentiment distributions across service dimensions. The efficiency dimension received the highest positive sentiment (98.84%), while responsiveness recorded the highest negative sentiment (85.22%). Dominant topics in the positive dimension reflect satisfaction with fast transactions, cashback features, and ease of use, whereas the negative dimension includes complaints about slow responses and unresponsive customer service. Overall, the analysis shows that while most users express positive views of the application, there remain significant areas for improvement, particularly in responsiveness.

This finding can serve as a strategic input for the development of digital banking applications to enhance user satisfaction and loyalty, while also opening opportunities for further research on multi-platform analysis and a more comprehensive exploration of other service quality dimensions.

Keywords: *Electronic service quality, Blu by BCA Digital, sentiment analysis, IndoBERT, BERTopic, topic modeling*