

ABSTRACT

This study examines user sentiment toward the e-wallet applications DANA and GoPay, which are widely used today. The dataset comprised 10,000 reviews from Google Play Store and X for each platform between May 1 and June 1, 2025, of which 6,457 DANA reviews and 7,274 GoPay reviews remained after data cleaning. Sentiment classification using the IndoBERT model achieved average accuracies of 93 % for DANA and 88 % for GoPay, confirming the robustness of this approach. The analysis revealed a dominance of positive sentiment (37.4 % for GoPay and 34.7 % for DANA), followed by neutral (31.0 % and 32.6 %) and negative sentiment (31.6 % and 32.7 %), indicating substantial user satisfaction. Evaluation of E-Service Quality dimensions showed strengths in reliability (49.1 % for GoPay; 37.4 % for DANA) and responsiveness (38.0 % and 34.9 %), but highlighted critical weaknesses in site organization for GoPay (58.8 % negative) and in user friendliness (35.7 % negative) and personal needs (34.4 % negative) for DANA. Topic modeling further identified positive themes—responsive interfaces, transaction speed, promotions/cashback—as well as neutral-to-negative themes related to technical support requests, transaction failures, security concerns, and performance issues. These findings provide an empirical foundation for DANA and GoPay to devise targeted strategies to enhance UX/UI, system stability, and customer support, ultimately strengthening user satisfaction and loyalty.

Keywords: Sentiment Analysis, DANA, GoPay, IndoBERT, Topic Modeling