

## **ABSTRACT**

*One of the innovations produced by fintech is peer-to-peer lending. However, in the last few years with rapid growth, unfortunately there are still many negative sentiments about the peer-to-peer lending industry. Especially with the advancement of technology and the internet, all information about peer-to-peer lending is easily accessible through online news and social media. The amount of negative news about peer-to-peer lending can cause opinion or sentiment towards the performance of peer-to-peer lending platforms. In addition, the gender factor of the information provider also affects the performance of the peer-to-peer market. Based on the explanation above, no previous research has been conducted in Indonesia. Therefore, this study will examine the influence of online news sentiment and social media information, as well as the gender of the information provider, on peer-to-peer lending performance. The analysis method used is logistic regression, and the data used is obtained through machine learning using the Python programming language on Google Colab from social media opinions, online news, and the gender of the opinion providers on social media. Meanwhile, the financial performance of peer-to-peer lending is taken from the annual performance report of the Financial Services Authority (OJK) by default. The results of this study found that, partially, online news sentiment has a negative impact on the financial performance of peer-to-peer lending. Meanwhile, the gender of the information provider has a positive impact on the financial performance of peer-to-peer lending. However, simultaneously, online news sentiment, social media sentiment, and the gender of the information provider influence the financial performance of peer-to-peer lending.*

*Keyword : Fintech, Peer-to-peer lending, Sentiment, Gender, Social Media.*