

## **ABSTRACT**

*In the current era of rapid technological progress, the financial sector is undergoing significant transformation, greatly affecting the daily lives of Indonesian people. Financial Technology (Fintech) services. In Indonesia, one of the prominent Fintech services is the peer-to-peer (P2P) platform.) lending which is commonly referred to as Online Loans. This study focuses on analyzing user complaints and responses regarding the widely used P2P lending services provided by PT. Indonesian Digital Finance. To achieve this, an appropriate method is used to process data on user complaints and responses, namely Sentiment Analysis. Sentiment Analysis is a valuable approach to extracting insights about opinions, attitudes, and emotions towards a particular object. Specifically, this analysis aims to measure customer satisfaction by assessing the level of stress associated with using the fintech P2P lending company PT. Indonesian Digital Financing, considering various Technostress aspects. The Naïve Bayes algorithm is used as a methodology for sentiment analysis. By using several predetermined scenarios including the use of textblob and sentiStrength by paying attention to the preprocessing process using stemming stopwords and without using stemming stopwords. By applying several scenarios to the developed Naïve Bayes model, the highest accuracy results are obtained using SentiStrength with an average accuracy of 81.8%. Based on the test results by paying attention to various aspects that trigger Technostress, the aspects that are most discussed are the aspects of Techno-Invasion and Techno-Overload which discuss that these applications greatly affect their lives, but the way they deliver to society is too exaggerated as for example in the advertisements they launch on various social media.*

**Keywords:** *fintech, stress level, sentiment analysis, technostress, Technology adaption*