

ABSTRACT

Peer to peer lending industry began to develop in Indonesia in 2016. There are two types of peer to peer lending industry that are developing in Indonesia, namely illegal and legal. The increasing number of cases of illegal peer to peer lending industry has an impact on the decline in the level of customer trust of customer peer to peer lending in Indonesia.

The purpose of the research is to conduct a semantic analysis to see the behavior of peer to peer lending companies from the content of peer to peer lending messages contained in UCG (User Generated Content) which causes many peer to peer lending consumers to experience a decrease in the level of trust in peer to peer lending companies.

This research uses text mining, namely semantic analysis. Semantic analysis will be carried out using Wmatrix5 software. The data is obtained from crawling using Google Collab and web scraping Phantombuster on Instagram and Twitter social media.

The results of the analysis show that there are 15 semantic groups in peer to peer lending messages, these groups include crime (G2.1-), giving (A9+), paper documents and writing (Q1.2), knowledge (X2.2), polite (S1.2.4+), knowledgeable (X2.2+), unmatched (Z99), law and order (G2.1), getting and possession (A9+), money: debts (I1.2), personal relationship: general (S3.1), speed: fast (N3.8+), helping (S8+), information technology and computing (Y2), and business: selling (I2.2).

Keywords : *Semantic Analysis, Peer to Peer Lending, Customer Trust, Customer Behaviour, Wmatrix5.*