ABSTRACT

Fintech is a technological development in the financial sector that has transformed financial transactions today. Fintech P2P lending is one of the most popular Fintech services, offering users a variety of conveniences. Kredivo is one such P2P lending service, with a total of 3.99 million reviews and over 50 million app downloads on the Google Play Store. Kredivo offers a range of advantages in terms of the services provided and the app's achievements. However, Kredivo still faces some complaints related to user convenience, trust, and security when using the app. This can lead to technostress among users, which is linked to their interest in using the app. The urgency of this development serves as the basis for conducting research using sentiment analysis. Sentiment analysis was conducted to gain insights into the detailed technostress aspects experienced by users using a Logistic Regression model to analyze sentiment, BERTopic for clustering data topics with positive and negative sentiment, and ABSA for identifying detailed technostress aspects from the generated topics. This model was built using training data and its performance was evaluated using test data. The results of this study show that the Logistic Regression model has an accuracy of 0.999, and BERTopic generates 8 main topics in user review data with an average topic coherence of 0.9079, which are also categorized into application functionality aspects, namely loans, account upgrades, account blocking, customer service, interest rates, registration rejections, transactions, and advertisements. With this, the insights gained regarding the detailed technostress aspects experienced by users can serve as recommendations for improvement and development for the Kredivo app development team.

***Keyword*:** *Aspect-Based Sentiment Analysis,* BERTopic, Fintech*,* Kredivo*, Sentiment Analysis*