# Pengawasan Fintech P2p Lending Di Indonesia Berbasis Berita Daring, Twitter, Dan Ulasan Google Playstore = Fintech P2P Lending Supervision in Indonesia Based on Online News, Twitter, and Google Playstore Reviews

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Abstrak

Penelitian ini bertujuan untuk membangun proses bisnis pengawasan Fintech P2P Lending di Indonesia berbasis Berita Daring, Twitter, dan Ulasan Google Playstore. Usulan pengawasan yang baru digambarkan dengan Business Process Modeling Notation (BPMN). Selanjutnya diimplementasikan dengan membuat prototipe. Pendekatan yang digunakan adalah pendekatan Text Mining seperti ekstraksi informasi dengan Named Entity Recognition (NER), Analisis Sentimen dan Pemodelan Topik dengan Latent Dirichlet Allocation (LDA). Hasil eksperimen pada pendekatan NER menunjukan Algoritma Multinomial Naïve Bayes mendapatkan F1-score tertinggi sebesar 90%, sedangkan pada pendekatan analisis sentiment model Naïve Bayes dan Random Forest terbukti memiliki akurasi tinggi yaitu diatas 91%. Hasil NER membuktikan bahwa platform Cashless, Yokke, Digital Artha Media, Koinworks, Moka, Privy id, PT Tunaiku Fintech Indonesia, PT Relasi Perdana Indonesia, PT Dynamic Credit Asia dan PT Progo Puncak Group tidak ada dalam daftar Fintech di Otoritas Jasa Keuangan (OJK). Sedangkan hasil Persentase positif untuk aplikasi Adakami, Easycash, Danamas, Dompetkilat, dan Indodana berturut-turut adalah 47%, 59%, 28%, 24%, dan 29%. Penelitian ini dapat digunakan oleh OJK untuk pengawasan Fintech dan meningkatkan perlindungan konsumen.

.....This research aims to build a business process to supervise Fintech P2P Lending in Indonesia based on Online News, Twitter, and Google Playstore Reviews. The proposed new supervision is described by the Business Process Modeling Notation (BPMN), then implemented by making a prototype. The Text Mining approach uses information extraction with Named Entity Recognition (NER), Sentiment Analysis, and Topic Modeling with Latent Dirichlet Allocation (LDA). Experimental results on the NER approach show that the Naïve Bayes Multinomial Algorithm gets the highest F1-score of 90%. In contrast, the Naïve Bayes and Random Forest model sentiment analysis approaches are proven to have high accuracy, above 91%. The NER results demonstrate that the platforms Cashless, Yokke, Digital Artha Media, Koinworks, Moka, Privy id, PT Tunaiku Fintech Indonesia, PT Relasi Perdana Indonesia, PT Dynamic Credit Asia, and PT Progo Puncak Group are not on the Fintech list at the Financial Services Authority (OJK). While the positive percentage results for the Adakami, Easycash, Danamas, Dompetkilat, and Indodana applications were 47%, 59%, 28%, 24%, and 29%, respectively. This research can be used by OJK for Fintech supervision and improving consumer protection.