

## ABSTRACT

With one of its characteristics, namely exploratory, the intention to invest has begun to grow in the millennial generation because they have begun to realize the importance of managing finances. There are several alternative investments in fintech that are starting to be noticed, one of which is peer-to-peer lending (P2P lending). However, the public is increasingly interested in platforms P2P lending as an alternative investment; there are still many platforms P2P lending illegal scattered in the community, so it is necessary to measure the attitude of potential investors in investing.

This study uses the perception of trust and the perception of structural guarantees to determine the factors that influence the millennial generation's investment intention in Bandung City with the millennial generation population living in 30 sub-districts of Bandung City. This study uses quantitative research methods Structural Equation Modeling (SEM) with data collection methods using questionnaires.

The results showed that the perception of reputation and perception of structural guarantees directly had a significant effect on trust and investment intentions. In addition, trust also mediates the perception of reputation and perception of structural guarantees simultaneously on the intention to invest in the P2P lending platform.

**Keywords:** Investment Intention, P2P lending, Trust, Perception of Reputation, Perception of Structural Assurance