# THE INFLUENCE OF FINANCIAL TECHNOLOGY, FINANCIAL LITERACY, AND CONSUMPTIVE BEHAVIOR ON INTEREST IN APPLYING ONLINE LOANS AMONG GENERATION Z

## UNDERGRADUATE THESIS

**Submitted as one of requirements to obtain**

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# ABSTRACT

The rapid advancement of financial technology (fintech) has transformed the financial sector, particularly in providing easier access to online loan services. Generation Z, as the dominant users of digital platforms, has shown a significant tendency to utilize these services, which raises concerns about the influence of financial literacy and consumptive behavior on loan decision-making. This study aims to examine the influence of financial technology, financial literacy, and consumptive behavior on the interest in applying for online loans among Generation Z in Indonesia. The research applies a quantitative approach with a survey method, using purposive sampling of 100 respondents aged 13–28 years who know or have used online loan applications. Data were collected through questionnaires and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The results show that financial technology ($t = 3.712$; $p = 0.000$), financial literacy ($t = 4.663$; $p = 0.000$), and consumptive behavior ($t = 4.875$; $p = 0.000$) each have a positive and significant influence on the interest in applying for online loans. These findings indicate that technological ease of access, financial knowledge, and consumption tendencies simultaneously contribute to the rising interest of Generation Z in online loan services.

Keywords: Financial Technology, Financial Literacy, Consumptive Behavior, Online Loan, Generation Z

# INTISARI

*Perkembangan pesat financial technology (fintech) telah mengubah sektor keuangan, khususnya dalam memberikan kemudahan akses terhadap layanan pinjaman online. Generasi Z, sebagai pengguna dominan platform digital, menunjukkan kecenderungan signifikan dalam memanfaatkan layanan tersebut, yang menimbulkan perhatian terkait pengaruh literasi keuangan dan perilaku konsumtif terhadap pengambilan keputusan pinjaman. Penelitian ini bertujuan untuk menganalisis pengaruh financial technology, literasi keuangan, dan perilaku konsumtif terhadap minat mengajukan pinjaman online pada Generasi Z di Indonesia. Metode penelitian menggunakan pendekatan kuantitatif dengan teknik survei, melalui purposive sampling terhadap 100 responden berusia 13–28 tahun yang mengetahui atau pernah menggunakan aplikasi pinjaman online. Pengumpulan data dilakukan melalui kuesioner dan dianalisis menggunakan Structural Equation Modeling–Partial Least Squares (SEM-PLS). Hasil penelitian menunjukkan bahwa financial technology (t = 3,712; p = 0,000), literasi keuangan (t = 4,663; p = 0,000), dan perilaku konsumtif (t = 4,875; p = 0,000) berpengaruh positif dan signifikan terhadap minat mengajukan pinjaman online. Temuan ini mengindikasikan bahwa kemudahan teknologi, pengetahuan keuangan, serta kecenderungan konsumsi secara bersamaan berkontribusi terhadap meningkatnya minat Generasi Z dalam menggunakan layanan pinjaman online.*

*Kata kunci: Financial Technology, Literasi Keuangan, Perilaku Konsumtif, Pinjaman Online, Generasi Z*