



**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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**FACULTY OF BUSINESS
ACCOUNTING STUDY PROGRAM
CIKARANG
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TABLE OF CONTENTS

PANEL OF EXAMINER APPROVAL	i
STATEMENT OF ORIGNILAITY	ii
SCIENTIFIC PUBLICATION APPROVAL FOR ACADEMIC INTEREST	iii
ADVISOR APPROVAL FOR PUBLICATION	iv
PLAGIARISM CHECK RESULT	v
PLAGIARISM CHECK RESULT	vi
ACKNOWLEDGEMENT	vii
TABLE OF CONTENTS.....	ix
LIST OF FIGURES	xiii
LIST OF TABLES	xiv
ABSTRACT	xv
INTISARI	xvi
CHAPTER I INTRODUCTION.....	17
1.1 Research Background.....	17
1.2 Research Problem.....	23
1.3 Research Objectives	24
1.4 Scope and Limitations of Research.....	24

1.5	Benefit of Research	25
CHAPTER II LITERATURE REVIEW		26
2.1	Theory Applied	26
2.1.1	Theory of Planned Behavior	26
2.2	Literature Review.....	27
2.2.1	Financial Technology.....	27
2.2.2	Financial Literacy.....	31
2.2.3	Consumptive Behavior.....	34
2.2.4	Interest.....	36
2.2.5	Online Loans	37
2.3	Hypothesis Development	39
2.3.1	The Influence of Financial Technology on Interest in Applying for Online Loans.....	39
2.3.2	The Influence of Financial Literacy on Interest in Applying for Online Loans.....	40
2.3.3	The Influence of Consumptive Behavior on Interest in Applying for Online Loans	41
2.4	Research Framework.....	43
CHAPTER III RESEARCH METHOD		44
3.1	Research Approach	44
3.2	Population and Sample.....	44
3.3	Data Source	46
3.4	Operational Definition of Variable	48

3.4.1	Financial Technology	48
3.4.2	Financial Literacy	48
3.4.3	Consumptive Behavior	49
3.4.4	Interest in Applying Online Loans	50
3.5	Data Analyst Technique	53
CHAPTER IV RESULT ANALYSIS, DISCUSSION AND		
IMPLICATION.....		59
4.1	Overview of Research Objects	59
4.1.1	Questionnaire Distribution Result	59
4.1.2	Respondent Characteristic	60
4.1.2.1	Gender of Respondent	60
4.1.2.2	Age of Respondent	60
4.1.2.3	Occupation of Respondent	61
4.2	Result Analysis	62
4.2.1	Outer Model (Measurement Model)	62
4.2.2	Inner Model (Model Structural)	66
4.2.3	Hypothesis Testing	71
4.3	Discussion	73
4.3.1	The Influence of Financial Technology on Interest in Applying for Online Loans.....	73
4.3.2	The Influence of Financial Literacy on Interest in Applying for Online Loans.....	75

4.3.3	The Influence of Consumptive Behavior on Interest in Applying for Online Loans	78
CHAPTER V CONCLUSION, LIMITATIONS AND SUGGESTIONS ..		80
5.1	Conclusion	80
5.2	Limitations	81
5.3	Suggestion.....	82
REFERENCES.....		83
APPENDIX.....		91

LIST OF FIGURES

Figure 1.1 Total Loan Disbursement in Indonesia.....	18
Figure 2.1 Research Framework	43
Figure 4.1 Results of Bootstrapping	70

LIST OF TABLES

Table 1.1 Outstanding Personal Loans Data Per-March 2025.....	19
Table 3.1 Operational Variable	50
Table 4.1 Questioner Distribution.....	59
Table 4.2 Gender of Respondent.....	60
Table 4.3 Age of Respondent.....	61
Table 4.4 Occupation of Respondent	62
Table 4.5 Outer Loading Result	63
Table 4.6 Results of AVE (Average Variance Extracted) Value	64
Table 4.7 Results of HTMT Value.....	65
Table 4.8 Results of Composite Reliability	66
Table 4.9 Results of Model Fit Test.....	66
Table 4.10 Results of R-square (R^2).....	67
Table 4.11 Results of Q-square (Q^2)	68
Table 4.12 Results of F^2 Effect Size	69
Table 4.13 Results of Hypothesis Testing	72
Table 4.14 Results of Hypothesis Testing	73

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