

ABSTRAK

PENGARUH LITERASI KEUANGAN, SUKU BUNGA DAN PERILAKU KONSUMTIF TERHADAP MINAT PENGGUNAAN LAYANAN PINJAMAN *ONLINE* DI KALANGAN MAHASISWA UNIVERSITAS SANATA DHARMA

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Penelitian ini bertujuan untuk mengetahui: 1) Pengaruh literasi keuangan, suku bunga, dan perilaku konsumtif terhadap minat penggunaan layanan pinjaman *online* di kalangan mahasiswa Universitas Sanata Dharma, 2) Pengaruh literasi keuangan terhadap minat penggunaan layanan pinjaman *online* di kalangan mahasiswa Universitas Sanata Dharma 3) Pengaruh suku bunga terhadap perilaku konsumtif terhadap minat penggunaan layanan pinjaman *online* di kalangan mahasiswa Universitas Sanata Dharma, 4) Pengaruh perilaku konsumtif terhadap minat penggunaan layanan pinjaman *online* di kalangan mahasiswa Universitas Sanata Dharma. Populasi dalam penelitian ini adalah seluruh mahasiswa S1 Universitas Sanata Dharma. Responden penelitian ini sebanyak 96 orang dengan teknik pengambilan sampel *purposive sampling*. Teknik analisis data yang digunakan dalam penelitian ini adalah regresi linear berganda dengan menggunakan SPSS 25,0. Hasil penelitian ini menunjukkan bahwa 1) Literasi keuangan, suku bunga, dan perilaku konsumtif berpengaruh secara simultan terhadap minat penggunaan layanan pinjaman *online* di kalangan mahasiswa Universitas Sanata Dharma, 2) Literasi keuangan berpengaruh secara parsial terhadap minat penggunaan layanan pinjaman *online* di kalangan Mahasiswa Universitas Sanata Dharma, 3) Suku bunga berpengaruh secara parsial terhadap minat penggunaan layanan pinjaman *online* di kalangan mahasiswa Universitas Sanata Dharma, 4) Perilaku konsumtif berpengaruh secara parsial terhadap minat penggunaan layanan pinjaman *online* di kalangan mahasiswa Universitas Sanata Dharma.

Kata kunci: Literasi Keuangan, Suku Bunga, Perilaku Konsumtif

ABSTRACT

**THE INFLUENCE OF FINANCIAL LITERACY, INTEREST RATES AND
CONSUMPTIVE BEHAVIOR ON THE INTEREST IN USING
ONLINE LOAN SERVICES AMONG STUDENTS OF
SANATA DHARMA UNIVERSITY**

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This research aims to determine: 1) The influence of financial literacy, interest rates, and consumer behavior on interest in using online loan services among Sanata Dharma University students, 2) The influence of financial literacy on interest in using online loan services among Sanata Dharma University students 3) The influence of interest rates on consumer behavior on interest in using online loan services among Sanata Dharma University students, 4) The influence of consumer behavior on interest in using online loan services among Sanata Dharma University students. The population in this study were all undergraduate students at Sanata Dharma University. The respondents for this research were 96 people using a purposive sampling technique. The data analysis technique used in this research is multiple linear regression using SPSS 25.0. The results of this research show that 1) Financial literacy, interest rates, and consumer behavior simultaneously influence interest in using online loan services among Sanata Dharma University students, 2) Financial literacy partially influences interest in using online loan services among Sanata University students. Dharma, 3) Interest rates partially influence interest in using online loan services among Sanata Dharma University students, 4) Consumptive behavior partially influences interest in using online loan services among Sanata Dharma University students.

Keywords: Financial Literacy, Interest Rates, Consumptive Behavior