

THE EFFECT OF LOAN ACCESSIBILITY AND FINANCIAL PLANNING ON ONLINE LOAN CONSUMER BEHAVIOR

Afrihan Andika Yumna¹, Nur Ahmadi Bi Rahmani², Nursantri Yanti³

^{1,2,3} Universitas Islam Negeri Sumatera Utara, Indonesia.

Email : yumnakamikaze@gmail.com¹, nurahmadibrahmani@uinsu.ac.id²,
nursantriyanti@uinsu.ac.id³

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Abstract :

The purpose of this study is to ascertain how State Islamic University of North Sumatra (UINSU) Faculty of Economics and Islamic Business (FEBI) students use online loan services in connection to loan accessibility and financial planning. The background of this study is the rise in student use of online loan services, which are typically used to finance lifestyle needs rather than necessities. Through purposive sampling, 100 students were chosen to take part in the survey for this associative quantitative study. SPSS version 25 and multiple linear regression were used for data analysis. Purposive sampling was used to select 100 students for this study, which employs an associative approach and survey method. A p-value of 0.000 and a regression coefficient of 0.638 demonstrate that loan accessibility has a significant and positive impact on consumer behavior. A regression coefficient of 0.438 and a p-value of 0.000 show that financial planning has a significant and advantageous effect. Both variables have a significant impact on consumer behavior, as evidenced by the significance value of 0.000 and the F-count value of 93.419 (which is higher than the F-table value of 3.09), respectively. With a coefficient of determination (R²) of 0.658, financial planning and loan accessibility account for 65.8% of the variation in student consumption patterns. The remaining 34.2% are affected by factors that are not part of the research model.

Keywords: *Loan Accessibility, Financial Planning, Consumptive Behavior, Online Lending*

Abstrak :

Tujuan penelitian ini adalah untuk mengetahui bagaimana mahasiswa Fakultas Ekonomi dan Bisnis Islam (FEBI) Universitas Islam Negeri Sumatera Utara (UINSU) menggunakan layanan pinjaman online terkait dengan Accessibility pinjaman dan Financial Planning. Latar belakang penelitian ini adalah meningkatnya penggunaan layanan pinjaman online oleh mahasiswa, yang umumnya digunakan untuk membiayai kebutuhan gaya hidup daripada kebutuhan pokok. Melalui sampling purposif, 100 mahasiswa dipilih untuk berpartisipasi dalam survei untuk studi kuantitatif asosiatif ini. Analisis data dilakukan menggunakan SPSS versi 25 dan regresi linier berganda. Sampling purposif digunakan untuk memilih 100 mahasiswa dalam studi ini, yang menggunakan pendekatan asosiatif dan metode survei. Nilai p sebesar 0.000 dan koefisien regresi sebesar 0.638 menunjukkan bahwa Accessibility

pinjaman memiliki dampak yang signifikan dan positif terhadap perilaku konsumen. Koefisien regresi sebesar 0.438 dan nilai p sebesar 0.000 menunjukkan bahwa Financial Planning memiliki dampak yang signifikan dan menguntungkan. Kedua variabel tersebut memiliki dampak signifikan terhadap perilaku konsumen, sebagaimana dibuktikan oleh nilai signifikansi 0.000 dan nilai F-count 93.419 (yang lebih tinggi dari nilai F-table 3.09), masing-masing. Dengan koefisien determinasi (R^2) sebesar 0.658, Financial Planning dan Accessibility pinjaman menjelaskan 65,8% variasi dalam pola konsumsi mahasiswa. Sisanya 34,2% dipengaruhi oleh faktor-faktor yang tidak termasuk dalam model penelitian.

Kata Kunci: *Accessibility Pinjaman, Financial Planning, Consumer Behavior, Pinjaman Online.*

INTRODUCTION

As a result of rapid technological developments, various fintech online lending applications have emerged on websites and social media platforms frequently used by people in emergencies (Zahroh, et al, 2023). The emergence of the internet in this era of globalization has facilitated the rapid dissemination of information worldwide (Prawira & Pranitasari, 2020). The internet has created new social patterns, such as following social media trends, participating in recreational activities like gaming, obtaining the latest information, digital data processing, and financial activities like transactions, mobile banking, and online lending services (Salma, et al, 2023). This issue will focus on "online lending," which is increasingly popular among the public.

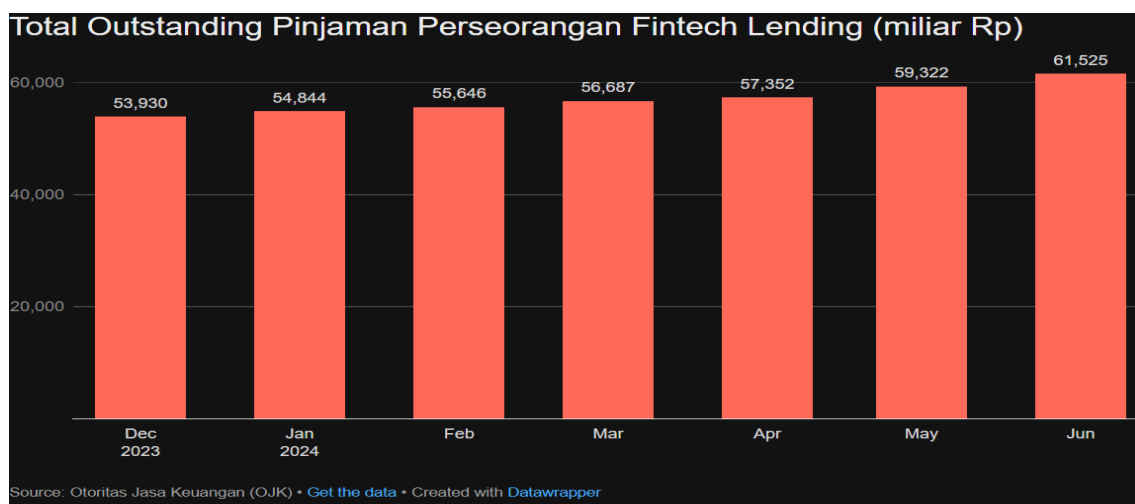


Figure 1: Total Online Lending in 2024
Source: Financial Services Authority (OJK)

According to cnbcindonesia.com, total outstanding personal loans from fintech lending platforms reached IDR 61.52 trillion in June 2024, with women more likely to delay debt repayments. According to data from the Financial Services Authority (OJK), women accounted for 55% of total outstanding personal loans (IDR 33.76 trillion), while men accounted for 45% (IDR 27.76 trillion).

The process of borrowing money through a digital banking platform or app is known as online lending. Without the need for a physical bank visit, this

is a fast and simple method of obtaining a loan (Sukmawan, et al, 2024). Today, easy access to loan applications has reached various groups, especially students. These online loans, which mark the beginning of consumer behavior, have made it easier for students to purchase the items they need and want (Anggraini, Puspa & Cholid, 2022). They can apply for loans using their identity card (KTP) or student card (KTM) as collateral, without the need for a pay slip, with low interest rates and long repayment terms (Hidayah et al., 2023).

However, such accessibility is often not accompanied by adequate financial literacy (Sumarno et al. (2024). Financial literacy is the ability to understand and manage personal finances. People who are more financially literate generally manage their money well and employ prudent financial practices (Nasution, et al, 2023). The ability to acquire and control financial assets, as well as allocate them to anticipate future events, is referred to as financial literacy (Salwa, et al, 2022). Students who are consumerist, such as those who buy a lot of things to meet current needs rather than planning for future needs (Fadhilah, 2023).

According to (Idris, 2022), Lifestyle, age and gender, motivation, and attitudes all influence consumer behavior. Based on these factors, high loan accessibility makes it easy for students to obtain funds through online lending platforms. This convenience motivates them to purchase goods and services that are not essential. Financial planning, which should be a tool for controlling consumption, can actually encourage consumptive behavior if implemented unrealistically. Students can use online loans as part of a "strategy" in their short-term financial plans to meet their lifestyle needs.

This aligns with the findings of ten FEBI UINSU students interviewed, who concluded that borrowing money is not only a problem for meeting basic needs but also for pursuing certain lifestyle goals such as traveling, socializing, following fashion trends, and excessive online shopping. They appear to be unaware of the interest system, which accrues when payments are late and makes it difficult to repay their debt. They may struggle to repay their debt in the future due to a lack of understanding of the interest system and debt accumulation. As one of the groups impacted by online lending practices, students often ignore these risks and become trapped in a cycle of debt that is difficult to overcome.

The social environment has various influences on student behavior, both positive and negative. Luxurious and extravagant lifestyles, as well as those driven by desire, the pursuit of pleasure, and adherence to fashion trends, are often associated with consumer behavior. Purchasing food, clothing, cosmetics, and other goods are examples of consumer behavior. Because men and women exhibit similar behavioral patterns, consumer behavior is gender-neutral. Today's college students place a high value on their appearance and lifestyle. People often act out of a desire to satisfy their desires and improve themselves rather than out of basic needs. Students who prioritize appearance tend to shop or make purchases. The word "shopping" is often used in everyday conversation when discussing economics. Consumer behavior is a term used to

describe excessive spending (Luas, et al, 2023).

Indonesian consumers have ten distinctive characteristics, such as a tendency to choose international brands, a lack of planning, contextual orientation, and short-term thinking. Given these characteristics, Indonesian consumers often make impulsive purchases (Syauqi, et al, 2022).

A common social phenomenon when borrowing money: borrowers don't have enough money to repay an online loan when the repayment period arrives. Individuals borrow funds from other online lending applications to pay off the debt associated with the previous online loan application. This can trigger consumer behavior, which involves excessive spending without considering the consequences (Andriyani, et al, 2022). College students often engage in what's known as "shopping," where they purchase items based on their appearance. In everyday life, the term "shopping" is often used in an economic context. Consumer behavior is a term used to describe excessive shopping.

Previous studies have focused more on single factors such as perceived risk (Lin, et al, 2020), or herd behavior in the adoption of financial services (Long, et al, 2023). However, no research has simultaneously integrated analysis of online loan accessibility with students' financial planning capacity. Existing research, such as (Zhao et al., (2022) This study only attributes consumer behavior to demographic factors without considering the interaction between these two variables.

Therefore, this study aims to address this gap by carefully analyzing how financial planning and online loan accessibility simultaneously influence the online loan consumption patterns of FEBI UINSU students. It is anticipated that this method will provide a new perspective on these factors.

RESEARCH METHOD

This study uses an associative quantitative research method. The purpose of associative quantitative research is to determine how two or more variables are related to each other. Correlation and associative studies only assess the level of a variable in a population or sample. Associative research aims to identify causal relationships between related variables, however, this study analyzes how two or more variables are related to each other. Students from the Faculty of Islamic Economics and Business, State Islamic University of North Sumatra (UIN Sumut) participated in this study. This study was conducted in March 2025. The official website of the State Islamic University of North Sumatra, uinsu.ac.id, states that the study population consisted of 4,300 students from the Faculty of Islamic Economics and Business. Sampling was carried out using the purposive sampling method and the Slovin formula.

$$n = \frac{N}{1+N e^2} = n = \frac{4300}{1+4300 \times (0,10)^2} = \frac{4300}{44} = 97,73$$

Note:

N = is the sample size.

N = is the population size.

e = 10% margin of error

A sample size of 100 individuals with a 10% margin of error was determined based on calculations. The research sample requirement was met by FEBI students who used the Online Loan service.

Multiple linear regression analysis was used to determine the strength and direction of the relationship between the independent and dependent variables. In this study, an associative quantitative analysis will be conducted using SPSS 25. The multiple regression equation generally takes the following form:

$$PKF = a + b_1AP + b_2PKN + e$$

Description

PKF = Consumptive Behavior

a = Constant

b₁b₂ = Multiple regression coefficient

AP = Loan Accessibility

PKN = Financial Planning

e = Standard Error

Hipotesis

Ha₁: Accessibility (X₁) has a partial influence on Consumptive Behavior (Y).

Ha₂: Financial Planning (X₂) has a partial influence on Consumptive Behavior (Y).

Ha₃: Accessibility (X₁) and Financial Planning (X₂) have a simultaneous influence on Consumptive Behavior (Y).

A hypothesis is an assumption based on knowledge or a temporary answer to a research question.

FINDINGS AND DISCUSSION

Validity Test

To determine whether there is a correlation between the questionnaire items, a validity test was conducted. Using critical values of 0.05 and 0.01 to compare the correlation results between each respondent's answer score and the total score for each variable, a validity test was conducted. If the significance level is less than 0.05, the data is considered valid or correlated. The validity test also compares the calculated r value with the r value in the table. Data is considered valid or correlated if the calculated r value exceeds the table r value. The results of calculations performed with SPSS version 25 show that:

Table: 1 Validity Test

Question	R-calculated value	Significant Value
AP1	0,879	0,000
AP2	0,940	0,000
AP3	0,880	0,000

PKN1	0,896	0,000
PKN2	0,888	0,000
PKN3	0,910	0,000
PKN4	0,867	0,000
PKN5	0,818	0,000
PKF1	0,877	0,000
PKF2	0,857	0,000
PKF3	0,724	0,000
PKF4	0,881	0,000
PKF5	0,842	0,000
Significant		0,05
R _{table} value		0,2006

Source: Research Data, 2025 (Processed Data)

Each question has a significance value of less than 0.05 and an r value higher than the r value in the table, based on the data mentioned previously. We can proceed to the next test once the data is deemed reliable or correlated.

Reliability Test

In this study, the reliability test assesses the extent to which measurement results are consistent. Reliability is evaluated in this study by analyzing the reliability coefficient alpha value, or Cronbach's Alpha value. If the alpha value is greater than 0.6, the data is considered reliable.

Table: 2 Cronbach Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
.954	13

Source: Research Data, 2025 (Processed Data)

With a Cronbach's alpha value of 0.954, the reliability coefficient is greater than 0.6. Consequently, the data is considered reliable and open to further testing.

Classical Assumption Testing

BLUES (Best Linear Unbiased Estimation), another name for multiple linear regression, is based on a number of traditional assumptions. The simple goal of classical assumption testing is to assess the quality of a regression model.

Normality

To ensure normal distribution, the dependent and independent variables in the regression model are examined to verify the normality of the data. If the data move in the same direction and are spread around the diagonal line, the regression model meets the assumption of normality.

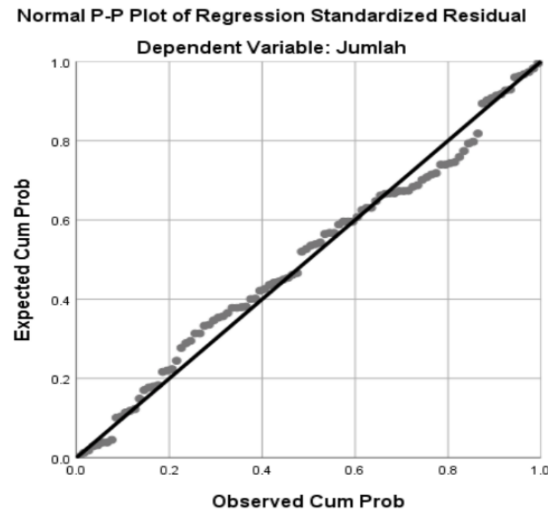


Figure: 2 Normality (P-plot)

Source: Research Data, 2025 (Processed Data)

As seen in the figure above, the regression model has met the previously mentioned assumptions. Therefore, the data in the regression model in this study is normally distributed.

Multicollinearity

The degree of correlation between the independent variables in a regression model is evaluated using this model. This is evaluated using the variance inflation factor (VIF) value. Look for a tolerance value above 0.1 or a variance factor value below 10 to evaluate this.

Table: 3 Multicollinearity

Model	Collinearity Statistics	
	Tolerance	VIF
1 (constant)		
Accessibility	,344	2,910
Financial Planning	,344	2,910

Source: Research Data, 2025 (Processed Data)

Multicollinearity is absent, as shown in the table above.

Heteroscedasticity

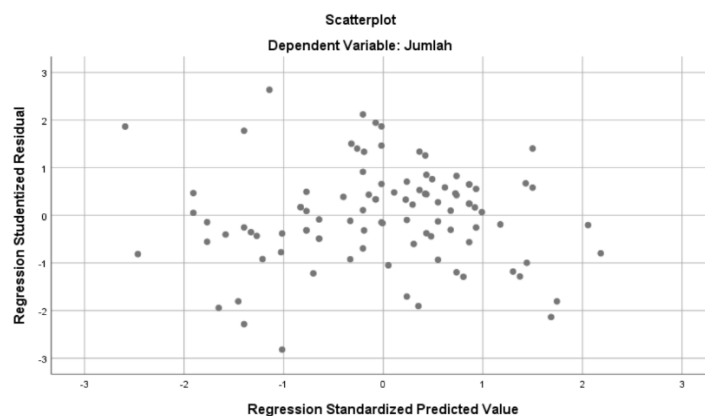


Figure: 3 Heteroscedasticity Test

Source: Research Data, 2025 (Processed Data)

There is no clear or consistent pattern formed by the points in the figure above, which are spread above and below the number 0 on the Y-axis. The regression model becomes heteroscedastic as a result.

Multiple Linear Analysis Test

The proposed hypothesis is accepted or rejected based on hypothesis testing. This research hypothesis is that the online loan consumption behavior of FEBI UINSU students is influenced by loan accessibility and financial planning. To determine whether the hypothesis is accepted or not, multiple regression analysis will be used. The researcher will use SPSS 25 to analyze the data. The following are the SPSS calculation results:

Table: 3 Multiple Linear Regression Tests
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	2,419	,984	
Accessibility	,638	,162	,398
Financial Planning	,438	,098	,454

a. Dependent Variabel: Consumer Behavior

Source: Research Data, 2025 (Processed Data)

The following conclusions were obtained from calculations carried out using the computer program and SPSS 25 application:

$$a = 2,419$$

$$b1 = 0,638$$

$$b2 = 0,438$$

Therefore, the following is the multiple regression equation:

$$PKF=2,419+ 0,638AP+ 0,438PKN$$

Information:

1. A constant value of 2.419 means that if the Accessibility and Financial Planning variables have a value of zero, then consumer behavior will have a value of 2.419.
2. A beta coefficient value of 0.638 for the Accessibility variable indicates that every 1-unit increase in Accessibility will increase consumer behavior by 63.8%, assuming other variables in the regression model remain constant (*ceteris paribus*). This means that the easier access to online loans is, the more likely students are to increase consumer behavior.
3. A beta coefficient value of 0.438 for the Financial Planning variable indicates that every 1-unit increase in Financial Planning will increase consumer behavior by 43.8%, assuming other variables in the regression model remain constant. This means that the better a student's Financial Planning, the more likely their consumer behavior is to increase.

t-test

Analyze the following theories to see how each independent variable affects the dependent variable individually:

1. If the t-count significance value is greater than 0.05 (t-count significance > 0.05) then H_0 is accepted.
2. Meanwhile, if the t-count significance value is less than 0.05 (t-count significance < 0.05) then H_a is accepted which indicates that the independent variable has an effect on the dependent variable.

The statistical table produces a t-table value of 1.984. To calculate the t-table value, use the following formula: $df = n - k$ $df = 100 - 3 = 97$.

**Table: 4 t-test
Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,419	,984		2,458	,016
Accessibility	,638	,162	,398	3,933	,000
Financial Planning	,438	,098	,454	4,487	,000

Source: Research Data, 2025 (Processed Data)

Based on the results of the t-test analysis, the relationship between each independent variable and the dependent variable (consumption behavior) is explained as follows:

1. Accessibility

The significance value for the availability variable is 0.000. Considering that this value is less than 0.05 ($0.000 < 0.05$), it can be concluded that availability has a significant impact on customer behavior. The positive impact is indicated by the availability regression coefficient (B), which is 0.638. This indicates that every one-unit increase in availability will lead to a 0.638-unit increase in consumption behavior, assuming all other factors remain constant. The fact that the t-value of 3.933 is greater than the t-table value of 1.984 ($3.933 > 1.984$) supports the conclusion that availability has a significant and positive impact on consumer behavior.

2. Financial Planning

In addition, the Financial Planning variable has a significance value of less than 0.05, or 0.000. A positive effect is indicated by the Financial Planning regression coefficient (B), which is 0.438, indicating a positive effect. It shows that an increase of one unit in Financial Planning will cause an increase of 0.438 units in consumption behavior, assuming that all other factors remain the same. Based on the t value of 4.487, which is greater than the t value in the t table of 1.984 ($4.487 > 1.984$), Financial Planning significantly and positively influences consumer behavior.

F test

To calculate the F table, first determine the degrees of freedom using the following formula:

The degrees of freedom of the numerator are the same as the degrees of freedom of the denominator, namely: $100 - 3 = 97$

$$K - 1 = 3 - 1 = 2.$$

At a significance level of 0.5% or 5%, the F table value is 3.09.

Table: 5 F Test ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1169,397	2	584,699	93,419	,000 ^b
Residual	607,113	97	6,259		
Total	1776,510	99			

a. Predictors: (Constant), Accessibility, Financial Planning

b. Dependent Variable : Consumer Behavior

Source: Research Data, 2025 (Processed Data)

The F-value determined at a significance level of 0.000 is 93.419 based on the analysis results in the table above. In addition, the significance value of 0.000 is smaller than the predetermined significance level of 0.05 ($0.000 < 0.05$), and the calculated F-value is significantly greater than the F-value in the table of 3.09 ($93.419 > 3.09$). This indicates that Accessibility and Financial Planning significantly influence consumption behavior at the same time, supporting the alternative hypothesis.

Coefficient of Determination (R²)

The R-squared value is calculated using the coefficient of determination. The model's ability to explain variation in the dependent variable is indicated by the coefficient of determination.

Table: 6 Test of Determination Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,811 ^a	,658	,651	2,502

a. Predictors (Constant),

b. Dependent Variable : Consumer Behavior

Source: Research Data, 2025 (Processed Data)

The adjusted R-squared value of 0.651 indicates that 65.1% of the variation in the behavior of FEBI UINSU students regarding online borrowing habits can be explained by the variables in the model, namely Financial Planning and Loan Accessibility. Meanwhile, the remaining 34.9% is influenced by other factors outside the model that were not analyzed in this study.

Discussion

The Influence of Loan Accessibility (X1) on Consumer Behavior (Y)

It has been proven that loan accessibility has a significant and positive impact on the online borrowing behavior of FEBI UINSU students. Based on the t-test results, the regression coefficient for the Accessibility variable is 0.638, the t-value is 3.933, which is greater than the t-table value of 1.984, and the significance value is 0.000, which is less than 0.05 ($0.000 < 0.05$).

Based on these findings, for every one-unit increase in Accessibility, consumption will increase by 63.8%, if all other factors remain constant. This indicates that as online loan accessibility increases, students' tendency to overspend also increases. These results align with the statement (Sari & Irdhayanti, 2022) and (Manurung, et al, 2022), that students' intention to use online loans increases due to ease of access, especially due to financing

flexibility and practical procedures.

The Influence of Financial Planning (X2) on Consumer Behavior (Y)

It has also been demonstrated that financial planning significantly and positively influences consumer behavior. With a regression coefficient of 0.438 and a t-value of 4.487, which is greater than the t-table of 1.984, the t-test results indicate a significance value of 0.000. The beta coefficient of 0.438 indicates that consumption will increase by 43.8% for every one-unit increase in financial planning.

This finding suggests that while financial planning is generally considered effective in controlling consumption, in the context of college students, unrealistic planning can actually encourage overconsumption, as borrowing is considered part of short-term planning (Tsani Syafiq Nuruddin & Himmati, 2023). Study (Saraswati & Nugroho, 2021) and (Zahra & Anoraga, 2021) It also revealed that students tend to plan their finances with a current needs approach, not long-term planning, so they continue to fall into Consumer Behavior.

The Simultaneous Influence of Loan Accessibility and Financial Planning on Consumer Behavior

The F-test results show that Accessibility and Financial Planning have a significant impact on the consumption patterns of FEBI UINSU students. This is evidenced by a significance level of 0.000, which is much smaller than 0.05, and an F-count value of 93.419, which is greater than the F-table value of 3.09. Based on the coefficient of determination (R Square) value of 0.658, these two independent variables explain 8% of the variation in consumption behavior. Additional components not included in the model, such as peer pressure, social media influence, and income level, contribute the remaining 34.2%. These findings indicate that the ease of financial technology and a naive view of short-term planning, as well as lifestyle, influence student consumption behavior.

CONCLUSION

According to the study findings, loan accessibility significantly and positively influences the online loan consumption patterns of FEBI UINSU students, with a significance level of 0.000 and a regression coefficient of 0.638. The F-test results indicate that accessibility and financial planning have a significant impact on FEBI UINSU students' consumption patterns. This is supported by a significance level of 0.000, which is much smaller than 0.05, and an F-count value of 93.419, which is greater than the F-table value of 3.09. Based on the coefficient of determination (R Square) of 0.658, these two independent variables explain 8% of the variation in consumption behavior. Financial planning and loan accessibility explain 65.8% of student consumption behavior, based on a coefficient of determination (R^2) of 0.658, while other factors not included in the research model influence the remaining 34.2%.

Students need to be more judicious in using online loans and distinguish between needs and wants. It is recommended to improve financial literacy and manage finances more realistically. Universities are expected to

provide education on digital finance. Further research could add variables such as social media influence or income for a deeper understanding.

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