

**THE EFFECT OF FINANCIAL KNOWLEDGE, FINANCIAL BEHAVIOR,
AND FINANCIAL ATTITUDE ON STUDENTS
INTEREST IN USING ONLINE LOANS**



FINAL PROJECT

Prepared for to meet Requirements to Complete Research
Diploma IV Majoring in Public Sector Accounting
State of Polytechnic Sriwijaya

By:

MUHAMMAD NAUFAL ANUGRAH

061940512765

STATE OF POLYTECHNIC SRIWIJAYA

PALEMBANG

2023

**THE EFFECT OF FINANCIAL KNOWLEDGE, FINANCIAL BEHAVIOR,
AND FINANCIAL ATTITUDE ON STUDENTS
INTEREST IN USING ONLINE LOANS**



FINAL PROJECT

Prepared for to meet Requirements to Complete Research
Diploma IV Majoring in Public Sector Accounting
State of Polytechnic Sriwijaya

By:

MUHAMMAD NAUFAL ANUGRAH

061940512765

STATE OF POLYTECHNIC SRIWIJAYA

PALEMBANG

2023

**KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI
POLITEKNIK NEGERI SRIWIJAYA**



JURUSAN AKUNTANSI
Jalan Srijaya Negara, Palembang 30139

Telp. 0711-353414 Fax. 0711-355918

Website : www.polsri.ac.id E-mail : akuntansi@polsri.ac.id

FINAL PROJECT REPORT APPROVAL SHEET

Name : Muhammad Naufal Anugrah
NIM : 061940512765
Course : Accountancy
Academic Program : Public Sector Accounting
Final Project Title : The Effect of Financial Knowledge, Financial Behavior,
and Financial Attitude on Students Interest in Using
Online Loans

Has been examines in the Final Project Examination on August 28th 2023,
facing the Examination Committee of the Department of Accounting, State
Polytechnic of Sriwijaya and Faculty of Business Management and Professional
Studies, Management & Science University.

Palembang, 2024

Supervisor I,

Wan Juwairiyah Wan Bahanuddin
Employee No. S012016030027

Supervisor II,

**Anggeraini Oktarida, S.E., M.Si.,
Ak., CA**
NIP. 197610212001122001

Acknowledged by,
Head of Department Accounting,

Dr. Evada Dewata, S.E., M.Si., Ak., CA., CMA
NIP 197806222003122001

MOTTO

“This world is too big, but we are all minor characters... I will work hard! I will definitely do my best!”

(Fang Yuan)

“I would rather let the world down, than be let down by the world!!!”

(Fang Yuan)

KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI
POLITEKNIK NEGERI SRIWIJAYA
JURUSAN AKUNTANSI
Jalan Srijaya Negara, Palembang 30139
Telp. 0711-353414 Fax. 0711-355918
Website : www.polsri.ac.id E-mail : akuntansi@polsri.ac.id

PLAGIARISM FREE STATEMENT SHEET

Name : Muhammad Naufal Anugrah
NIM : 061940512765
Course : Accountancy
Academic Program : Public Sector Accounting
Final Project Title : The Effect of Financial Knowledge, Financial Behavior, and Financial Attitude on Students Interest in Using Online Loans

Hereby declare:

1. The thesis that I wrote with the title as mentioned above and its contents is the result of my own writing.
2. The thesis is not plagiarism or copying someone else's thesis.
3. If this thesis is found to be plagiarism or copying someone else's thesis, then I am willing to bear the consequences.

Thus, I have made this statement in truth for the information of interested parties

Palembang, 08 Oktober 2023

My Regards,



Muhammad Naufal Anugrah

NIM 061940512765

KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI**POLITEKNIK NEGERI SRIWIJAYA
JURUSAN AKUNTANSI****Jalan Srijaya Negara, Palembang 30139**

Telp. 0711-353414 Fax. 0711-355918

Website : www.polsri.ac.id E-mail : akuntansi@polsri.ac.id**IMPLEMENTATION OF THESIS REVISION**

The following students,

Name : Muhammad Naufal Anugrah
NIM : 061940512765
Course : Accountancy
Academic Program : Public Sector Accounting
Final Project Title : The Effect of Financial Knowledge, Financial Behavior, and Financial Attitude on Students Interest in Using Online Loans

Have carried out a revision of the Thesis which was tested on Monday, August 28th 2023. The Thesis revision has been approved by the examining lecture who provided the revision:

No	Comment	Examiner	University	Date	Sign
1	-	Dr. Adibah	Management & Science University (MSU)	28/8/2023	
2	-	Yuliana Sari, S.E., MBA., Ak	Politeknik Negeri Sriwijaya (POLSRI)		

ACKNOWLEDGEMENT

Thank you to Allah who has helped me to the point of completing this thesis, not forgetting our great prophet, Prophet Muhammad SAW. This thesis would not have been completed without my parents, my family, my supervisor, and my lecturers including:

1. Mister Dr. Ing. Ahmad Taqwa, M.T, as a president of the State Polytechnic Sriwijaya
2. Mister Carlos R.S, S.T., M.T. as a vice president I of the State Polytechnic Sriwijaya
3. Madam Nelly Masnila, S.E., M.Si., Ak, as a vice president II of the State Polytechnic Sriwijaya
4. Mister Ahmad Zamheri, S.T., M.T. as a vice president III of the State Polytechnic Sriwijaya
5. Mister Drs. Zakaria, M.Pd. as a vice president IV of the State Polytechnic Sriwijaya
6. Madam Dr. Evada Dewata, S.E., M.Si., Ak., CA., CMA, as a head of Accounting major in State Polytechnic Sriwijaya
7. Madam Yuliana Sari, S.E., MBA., Ak, as a secretary of Accounting major in State Polytechnic Sriwijaya
8. Madam Anggeraini Oktarida, S.E., M.Si., Ak., CA, as a head of Diploma IV program public sector Accounting major in State Polytechnic Sriwijaya
9. All the lecturer, staff, administration and offer in Accounting major in State Polytechnic Sriwijaya
10. Madam Dr. Siti Fatimah Mohd Kassim and Mister AP Dr Azam Abdelhakeem Khalid, as a lecturer Research Project subject in Management & Science University
11. Madam Wan Juwairiyah Wan Bahanuddin and Anggeraini Oktarida, S.E., M.Si., Ak., CA

12. I am very thankful to my classmate, especially Mouly Saphira, Aldito Muhamad Dzikra, Faqih Al-Arsyi, Farel Hatigoran, Gattan Ibrahim, Hanif Muthawally, Reinaldy Maliki, Muhammad Habib Febrian, Taufik Nur Ariffin. who have always helped and have become my friends for four years. No exact words can express my feelings, but I am so happy to know you guys. Without them maybe I would have experienced difficulties while in Malaysia.

In writing this thesis there were many limitations faced by researchers. Thus, all forms of criticism and suggestions are welcomed by researchers for further developments. For all of this, this thesis has been completed in the name of the greatness of Allah SWT and our great prophet, Prophet Muhammad SAW. May Allah bestow mercy on all parties involved in writing this thesis

Palembang, 10 October 2023

Researcher

DEDICATION

This research is dedicated to the general public, family, campus friends, and loved ones who gave me encouragement and love. Furthermore, I dedicate this to my supervisor and my teachers from Sriwijaya State Polytechnic and Management Science University who have given me strength, enthusiasm and strong encouragement.

ABSTRACT

The Effect of Financial Knowledge, Financial behavior, and Financial Attitude on Students Interest in Using Online Loans

Muhammad Naufal Anugrah¹, Wan Juwairiyah Wan Bahanuddin²,
Anggeraini Oktarida, S.E., M.Si., Ak., CA³

*Faculty of Business, Management and Professional Studies, Departement of
Accounting and
Finance, Management and Science University, Shah Alam, Malaysia*

Naufalanugrah2001@gmail.com¹

ABSTRACT

Nowadays everything is done online and some people are even more comfortable doing things online. With this soaring use of the internet in various age groups ranging from teenagers to adults. Many things can be done online such as shopping, chatting with family via the internet, doing online banking activities, online learning, and even making loans online.. Financial Literacy increase interest in using financia product Servon and Kaestner (2008). This research aims to determine the Financial Literacy of students at management science university and Sriwijaya State Polytechnic . By acquiring data using questionare writer gained quantitative data for the use of this research.

Keywords: Financial Knowledge, Financial Behavior, Financial Attitude, Interets in Using Online Loans'

TABLE OF CONTENT

COVER PAGE.....	i
FINAL PROJECT REPORT APPROVAL SHEET.....	iii
MOTTO	iv
ACKNOWLEDGEMENT	vii
DEDICATION.....	ix
TABLE OF CONTENT	xi
LIST OF TABLES	xiii
LIST OF FIGURES	xiv
CHAPTER I INTRODUCTION.....	Error! Bookmark not defined.
1.1 Background of Study	Error! Bookmark not defined.
1.2 Problem Statement.....	Error! Bookmark not defined.
1.3 Research Objectives	Error! Bookmark not defined.
1.4 Limitation of Study	Error! Bookmark not defined.
CHAPTER II LITERATURE REVIEW	Error! Bookmark not defined.
2.1 Introduction.....	Error! Bookmark not defined.
2.2 Theory of the Study	Error! Bookmark not defined.
2.2.1 Economic Theory	Error! Bookmark not defined.
2.3 Dependent Variable	Error! Bookmark not defined.
2.4 Independent Variable I.....	Error! Bookmark not defined.
2.5 Independent Variable II	Error! Bookmark not defined.
2.6 Independent Variable III	Error! Bookmark not defined.
2.7 Hypothesis Development	Error! Bookmark not defined.
2.8 Framework	Error! Bookmark not defined.
CHAPTER III RESEARCH METHODOLOGY	Error! Bookmark not defined.
3.1 Research Paradigm.....	Error! Bookmark not defined.
3.2 Quantitative Versus Qualitative Research Approach.....	Error! Bookmark not defined.
3.3 Research Design	Error! Bookmark not defined.
3.4 Research Process.....	Error! Bookmark not defined.
3.5 Sampling Procedures.....	Error! Bookmark not defined.
3.5.1 Target Population	Error! Bookmark not defined.
3.5.2 Unit of Analysis	Error! Bookmark not defined.

3.5.3	Method Sampling	Error! Bookmark not defined.
3.5.4	Justification for non-probability Sampling	Error! Bookmark not defined.
3.5.5	Sample Size	Error! Bookmark not defined.
3.6	Research Instrument Development	Error! Bookmark not defined.
3.6.1	Questionnaire Design	Error! Bookmark not defined.
3.6.2	Instrument Development	Error! Bookmark not defined.
3.6.3	Measurement Item	Error! Bookmark not defined.
3.6.4	Validity and Reability	Error! Bookmark not defined.
3.7	Pilot Testing	Error! Bookmark not defined.
3.8	Data Collection Method	Error! Bookmark not defined.
3.9	Data Analysis Technique	Error! Bookmark not defined.
3.9.1	Descriptive Statistic Analysis	Error! Bookmark not defined.
3.9.2	Correlation Analysis	Error! Bookmark not defined.
	CHAPTER IV RESULTS AND DISCUSSION	Error! Bookmark not defined.
4.1	Data Cleaning and Screening	Error! Bookmark not defined.
4.2	Reability Test	Error! Bookmark not defined.
4.3	Descriptive Analysis	Error! Bookmark not defined.
4.4	Interest in Using Online Loans	Error! Bookmark not defined.
4.5	Financial Knowledge	Error! Bookmark not defined.
4.6	Financial Behavior	Error! Bookmark not defined.
4.7	Financial Attitude	Error! Bookmark not defined.
4.8	Normality Test	Error! Bookmark not defined.
4.9	Correlation Analysis	Error! Bookmark not defined.
4.10	Multiple Regression Analysis	Error! Bookmark not defined.
	CHAPTER V CONCLUSION AND SUGGESTIONS	Error! Bookmark not defined.
5.1	Conclusion of Research Findings	Error! Bookmark not defined.
5.2.1	The relationship between financial knowledge and student interest in using online loans.	Error! Bookmark not defined.
5.2.2	The relationship between financial behavior and student interest in using online loans.	Error! Bookmark not defined.
5.2.3	The relationship between financial attitude and student interest in using online loans.	Error! Bookmark not defined.
5.2	SUGGESTIONS	Error! Bookmark not defined.

REFERENCESError! Bookmark not defined.
APPENDIXESError! Bookmark not defined.

LIST OF TABLES

Table 3.1 Questionnaire Design Section A.....Error! Bookmark not defined.
Table 3.2 Questionnaire Design Section B.....Error! Bookmark not defined.
Table 4. 1 Data Cleaning and Screening.....Error! Bookmark not defined.
Table 4. 2 Reliability Test.....Error! Bookmark not defined.
Table 4. 3 Profile of RespondentsError! Bookmark not defined.
Table 4. 4 Descriptive Statistic for Interest in Using Online LoansError!
Bookmark not defined.
Table 4. 5 Descriptive Statistic for Financial KnowledgeError! Bookmark not
defined.
Table 4. 6 Descriptive Statistic for Financial BehaviorError! Bookmark not
defined.
Table 4. 7 Descriptive Statistic for Financial AttitudeError! Bookmark not
defined.
Table 4. 8 Normality Test.....Error! Bookmark not defined.
**Table 4. 9 Correlation between Independent Variables and Dependent
Variable**.....Error! Bookmark not defined.
Table 4. 10 Regression Model Summary Statistic.Error! Bookmark not defined.

LIST OF FIGURES

**Figure 2.1 Conceptual Framework Between Independent Variables and
Dependent VariableError! Bookmark not defined.**