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

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KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI POLITEKNIK NEGERI SRIWIJAYA

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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

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MOTTO

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

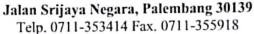
(Fang Yuan)

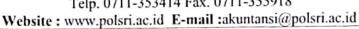
"I would rather let the world down, than be let down by the world!!!"

(Fang Yuan)

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POLITEKNIK NEGERI SRIWIJAYA JURUSAN AKUNTANSI





PLAGIARISM FREE STATEMENT SHEET

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Academic Program:

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Final Project Title

The Effect of Financial Knowledge, Financial

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Interest in Using Online Loans

Hereby declare:

 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.

 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

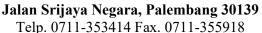
Palembang, 08 Oktober 2023 My Regards,

Muhammad Naufal Anugrah

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KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI POLITEKNIK NEGERI SRIWIJAYA

JURUSAN AKUNTANSI





IMPLEMENTATION OF THESIS REVISION

The following students,

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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	28/8/2023	
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2	-	Yuliana Sari, S.E.,	Politeknik		
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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

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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'

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