

CHAPTER V

CONCLUSION AND SUGGESTIONS

5.1 Conclusion of Research Findings

5.2.1 The relationship between financial knowledge and student interest in using online loans.

Hypothesis 1 was constructed to examine the relationship between financial knowledge and students interest in using online loans. The results of the analysis that has been done previously is that financial knowledge has a significant positive relationship to students interest in using online loans, meaning that H_1 is accepted because it has a significant relationship at the 0.05 level with financial knowledge. This is because the majority of the subjects of this study are finance students. This result is aligned to the results of Inzania et al. (2022) which states that financial knowledge has a significant positive relationship with interest in using online loans.

5.2.2 The relationship between financial behavior and student interest in using online loans.

Hypothesis 2 was constructed to examine the relationship between financial knowledge and students interest in using online loans. The results of the analysis that has been done previously is that financial behavior has a significant negative relationship to students interest in using online loans, meaning that H_2 is accepted because it has a significant relationship at the <0.001 level with financial behavior. This is because the majority of the subjects of this study are finance students. This result is aligned to the results of Inzania et al. (2022) which states that financial behavior has a significant negative relationship with interest in using online loans.

5.2.3 The relationship between financial attitude and student interest in using online loans.

Hypothesis 3 was constructed to examine the relationship between financial attitude and students interest in using online loans. The results of the analysis that has been done previously is that financial attitude has a significant positive relationship to students interest in using online loans, meaning that H_3 is accepted because it has a significant relationship at the <0.001 level with financial attitude.

This is because the majority of the subjects of this study are finance students. This result is aligned to the results of Inzania et al. (2022) which states that financial knowledge has a significant positive relationship with interest in using online loans.

5.2 SUGGESTIONS

This research is not too different from previous research. This research aims to check whether or not it is significant for students at MSU and at the Sriwijaya State Polytechnic. This research can also be helpful for future researchers as reference material for their own research topics or references.

This research uses economic theory in which economic theory suggests that credit markets are correlated with macroeconomic activity as they are used to channel an economy's savings into other more productive uses.

This research adds to knowledge about the relationship between financial knowledge, financial behavior, financial attitudes, and interest in using online loans. In addition, you can increase financial knowledge, financial behavior, financial attitudes, and interest in using online loans and add skills to calculate interest.

There are several limitations in this study, the first of which is the lack of research time owned by this study. The second is the lack of similar research that looks at the interest of borrowers in borrowing online loans and finally the lack of data on respondents who filled out the questionnaire due to the lack of research time.

This research aims to examine the relationship between financial knowledge, financial behavior, financial attitudes, and interest in using online loans. There is great hope for further research to increase the number of respondents and add independent research variables in the future without changing the variables that have been implemented in this study.