THE INFLUENCE OF FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDE, AND LIFESTYLE ON STUDENTS' INTEREST IN ONLINE LOANS AMONG ACCOUNTING STUDENTS IN BENGKALIS REGENCY

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ABSTRACT

This research aims to examine how financial knowledge, financial attitude, and lifestyle influence students' interest in using online loan services among accounting majors in Bengkalis Regency. The study is motivated by the growing trend of online lending usage among university students, which is encouraged by its easy accessibility, fast approval process, and appealing promotional offers. This situation raises concerns because many students still possess limited financial literacy and tend to adopt consumptive lifestyles. A quantitative approach was applied by distributing questionnaires to accounting students who actively utilize online loan platforms. Data were analyzed using Partial Least Square (PLS) to assess the relationships between the studied variables. The results reveal that financial knowledge exerts a positive yet insignificant effect on students' interest in online loans. In contrast, financial attitude and lifestyle both show positive and significant impacts. These findings suggest that students' decisions to engage in online borrowing are more strongly shaped by their attitudes and lifestyle preferences than by their level of financial understanding. Overall, this study contributes to the literature on student financial behavior and provides valuable insights for educational institutions to enhance financial literacy among young adults.

Keywords: *Financial Knowledge, Financial Attitude, Lifestyle, Online Loan Interest.*