

THE EFFECT OF *ONLINE GAMBLING* AND *LIFESTYLE* ON STUDENTS' *FINANCIAL STRESS*: FINANCIAL LITERACY AS A MEDIATING VARIABLE

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Abstract

This study aims to analyze the effect of online gambling and Lifestyle on students' financial stress, with financial literacy as a mediating variable. The phenomenon of increasing online gambling activity among students has become a serious concern because it affects financial stability, consumptive behavior, and psychological well-being. This study uses a quantitative method with a Structural Equation Modeling (SEM) approach based on WarpPLS v8, involving active students of the Bengkalis State Polytechnic as respondents. The results of this study are expected to show that financial literacy plays a significant role in weakening the negative influence of online gambling and Lifestyle on students' financial stress. These findings are expected to form the basis for the development of financial literacy education and efforts to prevent online gambling among students.

Keywords: Online Gambling, Lifestyle, Financial Literacy, Financial stress, Students