

The Influence of Online Loans on Consumer Behavior of the Community in Dendang Sub-District

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Abstract:

The rise of digital technology has significantly reshaped consumption patterns, particularly through the widespread use of online loan services that allow individuals to meet lifestyle demands beyond basic needs. This study investigates the influence of online loans on consumerist behavior among residents of Dendang Sub-District. Using a quantitative approach with a causality design, data were collected from 91 respondents aged 20–29 through questionnaires and analyzed using descriptive statistics, classical assumption tests, and simple linear regression. The results showed that online loan applications had a significant effect on consumptive behavior with a contribution of 8.4%, while 91.6% were influenced by other factors. This is evidenced by a t-calculated value of 2.859 which is greater than the t-table of 1.662, and a significance value of 0.005 which is smaller. The results indicate that online loan usage significantly affects consumerist behavior, with a high tendency toward impulsive and non-essential spending. The regression analysis confirms a positive and statistically significant relationship between the independent and dependent variables. This finding highlights the role of fintech platforms in facilitating immediate gratification and fostering financially unsustainable habits among young adults. The study contributes empirical evidence to the discourse on digital consumption and offers valuable insights for policymakers and practitioners seeking to mitigate the adverse effects of online lending on household financial stability.

Keywords:

Online Loans, Consumer Behavior, Lifestyle, Digital Finance, Pay later, Economic Impact, Youth Consumption Patterns



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INTRODUCTION

In the current era of digital transformation, rapid technological development has significantly influenced individual behavior and lifestyle choices, particularly in terms of how people fulfill their needs and desires. The increasing cost of living and the societal emphasis on appearance and material possession have shifted the perception of well-being no longer defined solely by the ability to meet basic needs, but also by the pursuit of lifestyle satisfaction. In this context, consumerism has emerged as a dominant pattern, marked by repetitive and excessive consumption behavior that is not based on necessity but rather on personal desire. Such behavior tends to prioritize instant gratification over rational consideration, often leading to financial waste and instability. With the widespread adoption of digital platforms and financial applications, including *pay later* services, online lending has become a prevalent practice among various social groups, not only among

working adults but also among students and youth. These platforms offer easy access, fast approval processes, and minimal requirements, making them attractive alternatives to conventional banking systems for short-term financial needs.

In the specific context of Dendang Sub-District, the growing use of online loan services reflects a broader pattern of financial dependency that raises both economic and social concerns. Many individuals have fallen into cycles of debt due to the ease of access and the illusion of affordability promoted by such services. Empirical observations suggest that the trend is particularly pronounced among individuals aged 19 to 34, whose borrowing decisions are often influenced by lifestyle demands, peer pressure, or even the pursuit of risky activities such as online gambling. While digital loans may provide temporary relief or purchasing power, they also increase the likelihood of long-term indebtedness and financial mismanagement. This situation highlights the urgent need to understand the psychological and socio-economic drivers behind the public's engagement with online loan platforms, especially in semi-urban communities where financial literacy and regulatory enforcement may be limited.

From a theoretical standpoint, this study is grounded in the concept of consumer behavior, which explores the motivations, attitudes, and external influences that shape individuals' purchasing decisions. In particular, the theory of planned behavior and the concept of materialism are relevant to analyzing how online loan availability affects spending patterns. The integration of financial technology into daily life has made consumption more impulsive and facilitated a culture of instant satisfaction, particularly among digital-native populations. Therefore, examining the correlation between online loan usage and consumerist tendencies offers valuable insights into the evolving dynamics of economic behavior in technologically mediated environments.

This study aims to investigate whether there is a significant relationship between the use of online loans and consumerist behavior among residents of Dendang Sub-District, and to determine the extent of this influence quantitatively. Accordingly, the research questions posed include: (1) Is there a significant effect of online loans on consumer behavior in Dendang Sub-District? and (2) How substantial is the impact of online loans on the consumerist behavior of the community?

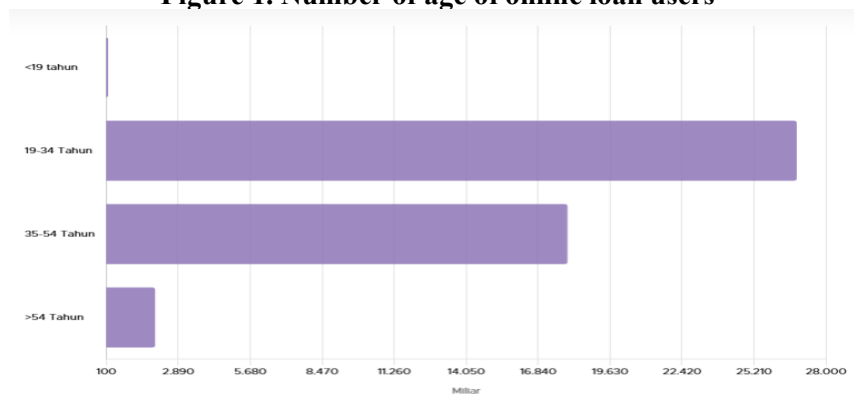
This research provides a novel contribution to the discourse on digital financial behavior by contextualizing the impact of online loans within a semi-urban Indonesian setting. Unlike most previous studies that focus on urban or national-level data, this study captures micro-level dynamics in a specific locality, offering empirical evidence that could inform targeted policy interventions and financial literacy programs. Furthermore, it enhances theoretical understanding by linking the accessibility of financial technology to behavioral shifts in consumption patterns among young adults.

The theoretical foundation of this study lies in the concept of consumer behavior, particularly as it relates to financial technology (fintech) and behavioral economics (Nurmasari, 2023).. The theory of planned behavior explains that individual decisions, including consumption, are influenced by attitudes, subjective norms, and perceived behavioral control. In the context of online loans, this theory helps elucidate how individuals justify borrowing for non-essential purchases due to social

and psychological reinforcement (Putri Nugraha *et al.*, 2021). Additionally, the concept of materialism, defined as the importance a person places on possessions and their acquisition as a means to achieve happiness and status, is crucial in understanding consumerist behavior, especially among younger demographics (Rahayu, 2023; Aprinanda, 2024). The availability of online lending platforms amplifies materialistic tendencies by enabling immediate access to funds without the need for traditional banking procedures (Jihan Octani, Anda Dwiharyadi and Dedy Djefris, 2022; Sintawati *et al.*, 2023).

Previous research has explored the relationship between digital credit services and consumer behavior in various settings. For instance, a study by found that lifestyle significantly affects consumer decisions, particularly among youths who rely heavily on digital platforms for consumption (Siahaan *et al.* 2023). Similarly, (Ali and Karim, 2022) reported that the emergence of fintech has changed consumption patterns by offering convenience, which often leads to overspending. Other studies such as (Aldillah and Kurniawan, 2023) emphasized the double-edged nature of online credit: it improves financial inclusion but also promotes unsustainable consumption. Additionally, (Nguyen *et al.*, 2021) identified that young consumers tend to use online loans for hedonic rather than utilitarian purposes. These findings underline the growing tendency of consumers to prioritize instant gratification, made more accessible through fintech innovations.

Figure 1. Number of age of online loan users



Source: *Goodstats*

Despite the growing body of literature, significant research gaps remain, particularly regarding the socio-cultural drivers of consumerist behavior in semi-urban or rural Indonesian communities. Most existing studies are conducted in urban or metropolitan contexts, which may not accurately reflect the behaviors and motivations of individuals in less developed areas. Moreover, few studies directly examine the specific age group of 20–29 years in relation to the use of online loans for lifestyle-related expenses. This limits the generalizability of existing models and theories when applied to localized, demographically distinct populations such as those in Dendang Sub-District.

This article seeks to fill these gaps by offering a context-specific analysis of the relationship between online loans and consumer behavior in a semi-urban Indonesian community. It provides empirical data on a demographic group often overlooked in national surveys yet significantly

affected by fintech adoption. By doing so, the study contributes to refining behavioral models related to digital credit and consumption, particularly in culturally distinct and economically vulnerable contexts. The focus on a specific locality allows for a deeper understanding of how financial technologies interact with community norms and consumption culture.

In terms of theoretical and methodological trends, past studies have predominantly utilized quantitative approaches, relying on surveys and regression analysis to examine causal relationships. A few have employed qualitative or mixed methods to capture the nuanced motivations behind financial decision-making. The current study aligns with this trend by adopting a quantitative approach to measure the strength of the relationship between the independent variable (online loan usage) and the dependent variable (consumerist behavior), thereby offering comparability while introducing new local data.

Synthesizing the conceptual and empirical literature, this study adopts the perspective that online loans are both an enabler and a driver of consumerist behavior. The proposed conceptual framework positions online lending as the independent variable, influencing the degree to which individuals engage in excessive or desire-driven consumption. This framework provides the foundation for the study's analytical model, guiding the formulation of hypotheses, data collection strategies, and statistical analysis techniques to explore the financial behaviors emerging in a digitalized and economically pressured environment.

METHOD

This research employed a quantitative approach with a causal-comparative strategy, aiming to determine the influence of online loan usage (independent variable) on consumerist behavior (dependent variable) among residents of Dendang Sub-District. The study used both primary and secondary data sources. Primary data were obtained through field surveys using structured questionnaires (in the form of Likert-scale statements), observations, and documentation. Meanwhile, secondary data were derived from relevant demographic statistics and official publications, such as those from the Central Bureau of Statistics (BPS) of East Tanjung Jabung Regency. The data collection instrument was validated through a trial involving 30 respondents, while the final research sample consisted of 61 individuals, totaling 91 respondents.

The sample was selected using non-probability purposive sampling, with specific criteria focusing on residents aged 20–29 years from various villages in Dendang Sub-District. This age group was chosen due to its strong association with digital consumption behavior. The sample size for each age group cluster was determined using proportional formulas to ensure accurate representation. The analysis employed descriptive statistics to summarize the characteristics of each variable, followed by classical assumption tests, including normality (via P-P plot and histogram) and heteroscedasticity (using Gleiser test). Inferential analysis was carried out through simple linear regression to assess the strength and direction of the relationship between the variables. Hypothesis testing was conducted using the t-test with a 0.05 significance level, and the coefficient of determination (Adjusted R^2) was used to estimate the proportion of variance in consumer behavior explained by online loan usage. The entire statistical analysis was supported by standard analytical

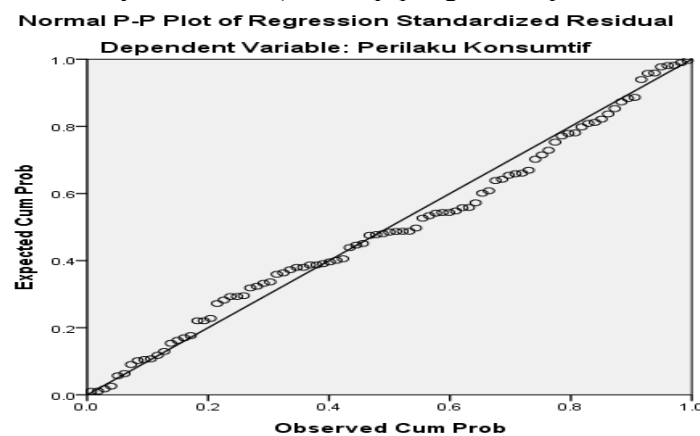
software to ensure accuracy and validity of the findings. This methodological framework aligns with best practices in behavioral economics research where financial behavior is quantified and modeled statistically (Chatterjee & Zahirovic-Herbert, 2021).

RESULTS AND DISCUSSION

Results

The results of this study, which involved 91 respondents aged between 20–29 years in Dendang Sub-District, indicate a significant relationship between the use of online loans and consumerist behavior. Based on descriptive statistical analysis, the majority of respondents showed a high tendency toward consumerism, marked by frequent purchases of non-essential items financed through online lending platforms. The average score for the consumerist behavior variable was high across indicators such as impulsive buying, desire-driven consumption, and disregard for long-term financial planning.

Figure 2. Normality test results (normal p-p regression plot *standardized residual*)



Source: data processed by the author in 2025

In terms of the independent variable, online loan usage was shown to be widespread among respondents, with most accessing loans through mobile applications offering fast disbursement and minimal requirements. Data showed that a significant portion of respondents used these loans for lifestyle expenses, including fashion, gadgets, and recreational activities. The descriptive analysis yielded an average score indicating frequent loan utilization without comprehensive repayment planning.

Table.1 Results of Heteroscedasticity Test (Glejser Test)

| Coefficients ^a | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---------------------------|-----------------|-----------------------------|------------|---------------------------|--------|-------|
| Model | | B | Std. Error | Beta | | |
| 1 | (Constant) | 9.291 | 4.575 | | 2.031 | 0.045 |
| | Pinjaman Online | -0.053 | 0.084 | -0.067 | -0.633 | 0.529 |

a. Dependent Variable: ABS_RES

Source: Data processed by the author in 2025

The classical assumption tests were conducted prior to hypothesis testing. The normality test using the standardized P-P plot and histogram showed that the residuals were normally distributed, with points following a linear diagonal trend. The Glejser test revealed no significant heteroscedasticity, indicated by a significance value above 0.05 for the residuals, confirming homoscedasticity and the suitability of the regression model.

Table 2. Results of simple linear regression tests

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-----------------|-----------------------------|------------|---------------------------|-------|-------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 45.313 | 6.972 | | 6.499 | 0.000 |
| Pinjaman Online | 0.368 | 0.129 | 0.290 | 2.859 | 0.005 |

Source: Data processed by the author in 2025

The simple linear regression analysis showed a positive and significant relationship between online loan usage and consumerist behavior. The regression equation formulated was $Y = \alpha + bX$, with the coefficient (b) being positive and statistically significant. The t-test results showed that the t-value exceeded the critical t-table value, and the significance level was below 0.05, thereby rejecting the null hypothesis (H_0) and accepting the alternative hypothesis (H_a), indicating that online loan usage significantly influences consumer behavior.

Table 3. Partial t-test results

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-----------------|-----------------------------|------------|---------------------------|-------|-------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 45.313 | 6.972 | | 6.499 | 0.000 |
| Pinjaman Online | 0.368 | 0.129 | 0.290 | 2.859 | 0.005 |

Source: Data processed by the author in 2025

Furthermore, the results of the online loan variable determination test were 8.4%, which means that the influence of Online Loans on the Consumptive Behavior of the Community in Dendang District was 8.4% while the remaining 91.6% was still influenced by other variables.

Model Summary^b

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .290 ^a | 0.084 | 0.074 | 8.620 |

a. Predictors: (Constant), Online Loans

b. Dependent Variable: Consumptive Behavior

Source: Data processed by the author in 2025

This result confirms that online lending practices contribute substantially to the emergence of consumerist tendencies, although other unexamined variables may also play a role. The findings underscore the role of easy access to financial technology in shaping individual consumption patterns

in semi-urban areas.

Discussion

The findings of this study affirm that the usage of online loans has a statistically significant effect on consumerist behavior among residents aged 20–29 in Dendang Sub-District. This result directly answers the research questions and confirms the proposed hypothesis that the accessibility of digital lending platforms encourages impulsive and desire-driven consumption. The data revealed that respondents used online loans not only for urgent needs but also predominantly for non-essential purchases, illustrating a behavioral shift toward short-term satisfaction and material gratification. This outcome aligns with the study's objective of quantifying the influence of online loans on consumption patterns in semi-urban Indonesian communities.

Interpreted through the lens of consumer behavior theory and the concept of materialism, these findings indicate that online lending acts as both a financial tool and a psychological enabler. The easy access and minimal requirements of such platforms foster a perception of effortless affordability, which undermines prudent financial decision-making. The theory of planned behavior also helps explain the normalization of credit-financed consumption as respondents exhibit low awareness of long-term consequences. Moreover, the positive correlation between digital loans and non-essential spending supports the notion that behavioral intent is strongly shaped by perceived convenience and peer influence, especially among digital-native youth.

Comparatively, these results are consistent with several recent studies (Sinaga, Irawati and Kurniawan, 2019). For example, research by Chen et al. (2022) confirmed that fintech innovations like online loans significantly enhance impulsive purchasing behaviors among young adults. Similarly, Sung & Lee (2021) highlighted the tendency of the digital generation to use loans for lifestyle-related expenses, resulting in financial overextension. However, this study departs from some prior research, such as Nakamura et al. (2023), which suggested that online loans are often used to cover basic household needs rather than discretionary spending. The divergence may be due to demographic or cultural differences, as this study focuses specifically on a younger cohort in a semi-urban Indonesian setting where consumerist influences are strong (Lisa Arianti, 2024; Aprinanda, 2024).

The contribution of this article lies in its empirical validation of the behavioral impact of online loans within a localized socio-economic context, thereby extending existing theories of digital finance and consumerism. While prior studies often relied on macroeconomic or urban-centered data, this research provides micro-level insights into how fintech access reshapes personal finance and lifestyle in smaller communities. Furthermore, it integrates statistical findings with behavioral theories, offering a nuanced understanding of the psychosocial factors underlying loan-induced consumption.

Despite its contributions, the study acknowledges several limitations. First, the focus on a specific age group and locality may restrict the generalizability of the results. Second, the use of self-reported survey data may introduce bias due to underreporting or exaggeration. Third, the study does

not account for external variables such as income level, employment status, or financial literacy, which may influence loan behavior. These limitations suggest that future research should adopt broader samples and consider mixed-method approaches to capture more comprehensive insights.

The implications of this study are twofold. For researchers, it highlights the need to explore digital financial behavior across different demographic segments and geographic areas. For policymakers and practitioners, the findings underscore the urgency of promoting financial literacy programs that address the psychological drivers of consumerist spending, particularly among youth. Moreover, digital lending platforms should be encouraged—or required to implement responsible lending frameworks and clearer disclosures, mitigating the risk of financial entrapment among vulnerable users.

CONCLUSION

This study concludes that the use of online loans has a significant influence on the consumerist behavior of the community in Dendang Sub-District, particularly among individuals aged 20 to 29 years. The ease of access, rapid disbursement, and minimal administrative requirements offered by digital lending platforms have encouraged increased reliance on such services to fulfill not only essential needs but also lifestyle-driven desires. The statistical analysis revealed a notable level of consumerist behavior driven by impulsive purchasing and a lack of financial foresight, highlighting the behavioral consequences of unregulated digital financial access in semi-urban settings. Partially, the variables of Online Loans have a positive and significant effect on the consumptive behavior of the people in Dendang District. This is evidenced by the t_{hitung} value of 2.859 with a t_{table} value of 1.662 in addition to the significance value of 0.005 which is below 0.05 (significant level) so that H_0 is rejected and H_a is accepted. Online loans made by the community contain elements of usury so they are prohibited in Islam. In Islamic economics, needs must be oriented to rational and positive needs in accordance with Islamic law. The R_{square} value in this study was 8.4% while the remaining 91.6% was caused by other factors outside the research model.

Theoretically, this article contributes to the understanding of how digital financial technologies affect consumer decision-making in developing regions. It offers practical insights into the intersection between online loan accessibility and consumption patterns, emphasizing the need for responsible financial behavior and more stringent digital lending governance. These findings also provide a valuable foundation for designing targeted financial literacy initiatives and inform future research on the socio-economic dynamics of fintech usage in younger demographics.

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