

ABSTRACT

This study aims to analyze the influence of financial literacy on online loan usage behavior, with profession considered as a moderating variable. The research adopts a quantitative approach, with data collected through the distribution of questionnaires to residents of Bandung City from various professional backgrounds.

The sampling technique used is purposive sampling, with specific criteria focusing on individuals who reside in Bandung and have previously used online loan services. To ensure the relevance of the respondents, the questionnaire included screening questions, which served to filter participants and confirm that they met the required criteria. The data were analyzed using the Hayes PROCESS model regression technique to examine the relationship between the independent variable (financial literacy), the moderating variable (profession), and the dependent variable (online loan usage). Further statistical analysis was conducted using SPSS version 29, including validity and reliability tests, classical assumption testing, regression analysis, and hypothesis testing.

Based on the responses of 324 participants, the results show that financial literacy has a positive and significant effect on online loan usage, indicated by a regression coefficient of 0.8972 with a p -value < 0.001 . This implies that the higher a person's understanding of financial concepts, the more likely they are to use online lending services wisely and in a well-planned manner. However, the interaction test results reveal that professions such as teachers/lecturers, students, private employees, civil servants, professionals, and entrepreneurs do not have a significant moderating effect on the relationship between financial literacy and online loan usage. This is reflected in the interaction coefficient value of 0.0327 with a significance level of 0.7345 ($p > 0.05$). Therefore, it can be concluded that financial literacy plays an essential role in shaping digital financial behavior across all professional backgrounds. Efforts to improve financial literacy should be carried out inclusively and comprehensively, without the need to tailor them to specific occupations.

Keywords: *financial literacy, online loans, profession*