

ABSTRACT

This study aims to examine the influence of online loan advertisement content on TikTok on the consumptive behavior of Generation Z. The increasing prevalence of online loan advertisements on TikTok designed to be appealing and in line with current trends raises concerns about the potential rise in consumptive behavior among young people. This research employs a quantitative approach with an explanatory method to analyze the causal relationship between advertisement content (independent variable) and consumptive behavior (dependent variable). The study applies the Message Design Logic theory, which categorizes message content into three dimensions: expressive, conventional, and rhetorical. Consumptive behavior is measured using three indicators: impulsive buying, wastefulness, and pleasure seeking. Data were collected through an online questionnaire distributed to 427 Generation Z respondents who use TikTok and have seen online loan advertisements. The analysis results indicate that there is no significant influence of online loan advertisement content on TikTok on the consumptive behavior of Generation Z.

Keywords: *Online Loan Content, Consumptive Behavior, Message Design Logic*