ABSTRACT

Currently, there are many online loans in Indonesia because they are very helpful in economic difficulties and are easy to do, especially for the millennial generation. But in the other hand, with the rise of online loans, there are also many individuals who take advantage of the situation by making illegal loan services.

This research was conducted to find how financial technology, financial literacy, and income relate to online loans for the millennial generation in Indonesia. The purpose of this research is to determine the effect of how financial technology, financial literacy, and income relate to online loans for the millennial generation in Indonesia in partially and simultaneously.

This study uses a quantitative method with a descriptive research type. The sample collection used the nonprobability sampling method and the number of respondents was 400 millennials aged 24-39 years old who used online loans. The analysis technique used is descriptive analysis and multiple linear regression.

The result showed that in the descriptive analysis of financial technology 77,71% was included in the good category, 77,7% financial literacy was included in the good category, 82,9% income was included in the good category, and for the online loans 78,72% included in the good category. Partially, financial technology financial literacy, and income have significant effect on online loans for the millennial generation in Indonesia. Simultaneously, there is a significant influence of the financial technology, financial literacy, and indome variables on online loans for the millennial generation in Indonesia.

Keyword: *Financial Technology, Financial Literacy, Income, Online Loans*