

## **ABSTRACT**

### ***THE EFFECT OF DIGITAL FINANCIAL LITERACY, BANDWAGON EFFECT, AND RISK PREFERENCES REGARDING USAGE DECISIONS ONLINE LOANS***

***(Case of Akulaku Users in West Java)***

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*The purpose of this research was to determine and analyse whether there is an influence between Digital Financial Literacy, Bandwagon Effect, and Risk Preference on the Decision to Use Online Loans among Akulaku Users in West Java. The research was used a descriptive method with a quantitative approach. To analyze the data used an analysis tool, namely path analysis. Based on the research results, it was known that Digital Financial Literacy influences the decision to use online loans of Akulaku users in West Java, the Bandwagon Effect influences the decision to use online loans of Akulaku users in West Java, and risk preferences also influence the decision to use online loans of Akulaku users in West Java.*

**Keywords:** *Digital Financial Literacy, Bandwagon Effect, Risk Preferences, Usage Decisions, Online Loans*