UNIVERSITAS
GADJAH MADA
**Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia
Dewasa Awal di Indonesia**
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

Daftar Pustaka

Ahdiat, A. (2024, July 25). *Pengguna Pinjol Indonesia Mayoritas Kelas Menengah*. Pusat Data Ekonomi dan Bisnis Indonesia | Databoks. https://databoks.katadata.co.id/infografik/2024/07/25/pengguna-pinjol-indonesia-mayoritas-kelas-menengah

Ahlrichs, N. S. (2000). *Competing for talent : key recruitment and retention strategies for becoming an employer of choice*. Davies-Black Pub.

Ahmed, A., & Ahmed, A. (2024). The model of internalization of locus of control. *Advances in Business Strategy and Competitive Advantage*, 1-28. https://doi.org/10.4018/979-8-3693-9241-6.ch001

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, *50*(2), 179-211. https://doi.org/10.1016/0749-5978(91)90020-T

Ajzen, I. (2005). *Attitudes, Personality and Behavior,* (2nd edition), Berkshire, UK: Open University Press-McGraw Hill Education

Ajzen, I. (2006). *Constructing a TpB Questionnaire: Conceptual and Methodological Considerations.* September 2002 (revised January 2006). Diunduh dari http://people.umass.edu/aizen tanggal 17 November 2006.

American Psychological Association. (2018). *Dictionary American Psychological Association*. APA Dictionary of Psychology. Retrieved February 7, 2025, from https://dictionary.apa.org/

Amrullah, A. L. K., & Anggoro, W. J. (2024). *Peran locus of control internal terhadap kesiapan kerja pada siswa smk di gunungkidul* [bachelor's thesis]. Universitas Gadjah Mada.

Arain, M., Haque, M., Johal, L., MAathur, P., Nel, W., Rais, A., Sandhu, R., & Sharma, S. (2013). Maturation of the adolescent brain. *Neuropsychiatric Disease and Treatment*, 449-461. https://doi.org/10.2147/ndt.s39776

Azwar, Saifuddin. 2014. *Metode Penelitian*. Yogyakarta: Pustaka Pelajar.

Badan Pusat Statistik Indonesia. (2025, January 16). *Jumlah Penduduk Usia 15 tahun Ke Atas Menurut Golongan Umur - Tabel Statistik*. Retrieved February 19, 2025, from https://www.bps.go.id/id/statistics-table/2/NzE1IzI=/jumlah-penduduk-usia-15-tahun-ke-atas-menurut-golongan-umur.html

Bajwa, R. S., Batool, I., Azam, A., & Ali, H. (2016). Impact of locus of control on life satisfaction among distance learning students. *Journal of Educational Research*, *19*(1), 50-60. https://www.proquest.com/scholarly-journals/impact-locus-control-on-life-satisfaction-among/docview/1869029768/se-2

UNIVERSITAS
GADJAH MADA
**Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia
Dewasa Awal di Indonesia**
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

Balyuk, T. (2016). Financial innovation and borrowers: Evidence from peer-to-peer lending. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.2802220

Basha, S. A., Elgammal, M. M., & Abuzayed, B. M. (2021). Online peer-to-peer lending: A review of the literature. *Electronic Commerce Research and Applications*, *48*, 1-19. https://doi.org/10.1016/j.elerap.2021.101069

Baumeister, R. F., Smart, L., dan Boden, J. M. (1996). Relation of threatened egotism to violence and aggression: The dark side of high self-esteem. *Psychological Review*, 103(1), 5–33. https://doi.org/10.1037//0033 295x.103.1.5

Berg, T., Fuster, A., & Puri, M. (2022). FinTech lending. *Annual Review of Financial Economics*, *14*(1), 187-207. https://doi.org/10.1146/annurev-financial-101521-112042

Berlinger, E., Kiss, H. J., & Khayouti, S. (2022). Loan forbearance takeup in the covid-era - The role of time preferences and locus of control. *Finance Research Letters*, *50*, 103250. https://doi.org/10.1016/j.frl.2022.103250

Bestari, N. P. (2024, February 12). *Warga RI Rajin Utang Di Fintech P2P, Pengguna Tembus Segini*. CNBC Indonesia. Retrieved February 7, 2025, from https://www.cnbcindonesia.com/tech/20240212065059-37-513340/warga-ri-rajin-utang-di-fintech-p2p-pengguna-tembus-segini

Białowolski, P., Cwynar, A., Cwynar, W., & Węziak-Białowolska, D. (2020). Consumer debt attitudes: The role of gender, debt knowledge and skills. *International Journal of Consumer Studies*, *44*(3), 191-205. https://doi.org/10.1111/ijcs.12558

Botha, F., & Dahmann, S. C. (2024). Locus of control, self-control, and health outcomes. *SSM - Population Health*, *25*, 1-9. https://doi.org/10.1016/j.ssmph.2023.101566

Brosschot, J. F., Gebhardt, W. A., & Godaert, G. L. (1994). Internal, powerful others and chance locus of control: Relationships with personality, coping, stress and health. *Personality and Individual Differences*, *16*(6), 839-852. https://doi.org/10.1016/0191-8869(94)90228-3

Brown, M., Grigsby, J., van der Klaauw, W., Wen, J., & Zafar, B. (2016). Financial education and the debt behavior of the young. *Review of Financial Studies*, 29(9), 2490–2522. https://doi.org/10.1093/rfs/hhw006

Buchak, G., Matvos, G., Piskorski, T., & Seru, A. (2018). Fintech, regulatory arbitrage, and the rise of shadow banks. *Journal of Financial Economics*, *130*(3), 453-483. https://doi.org/10.1016/j.jfineco.2018.03.011

Budiman, A. (2024, March 11). *Milenial Dan Gen Z Terjerat Pusaran Utang Pinjol*. VOA Indonesia. Retrieved February 7, 2025, from

UNIVERSITAS
GADJAH MADA
**Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia
Dewasa Awal di Indonesia**
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

https://www.voaindonesia.com/a/milenial-dan-gen-z-terjerat-pusaran-utang-pinjol/7522571.html

Caputo, R. K. (2012). Patterns and predictors of debt: A panel study, 1985-2008. *The Journal of Sociology & Social Welfare*, *39*(2). https://doi.org/10.15453/0191-5096.3664

Choi, S. L., & Heo, W. (2021). Financial constraints, external locus of control, and emotional exhaustion. *Journal of Financial Counseling and Planning*, 32(2), 280–293. https://doi.org/10.1891/jfcp-20-00033

Chuck, J., & Schutt, R. K. (2012). *Research methods in education*. Thousand Oaks, CA: Sage.

Chujan, W., Ngoc, N. L. B., & Faizi, A. S. (2022). locus of control on financial behavior and financial risk attitude. *Annals of Economics and Finance*, *23*(2), 289-313. https://ideas.repec.org/a/cuf/journl/y2022v23i2chujanngocfaizi.html

Chung, S., Kim, K., Lee, C. H., & Oh, W. (2023). Interdependence between online peer-to-peer lending and cryptocurrency markets and its effects on financial inclusion. *Production and Operations Management*, *32*(6), 1939-1957. https://doi.org/10.1111/poms.13950

Cobb-Clark, D. A., Kassenboehmer, S. C., & Sinning, M. G. (2016). Locus of control and savings. *Journal of Banking & Finance*, *73*, 113-130. https://doi.org/10.1016/j.jbankfin.2016.06.013

Costa-Agmon, O., & Gendel-Guterman, H. (2025). Life in perpetual overdraft: Are poor households doomed to always be in debt? *Journal of Family and Economic Issue*s. https://doi.org/10.1007/s10834-024-10013-9

Creswell, J. W. (2013). *Educational research: Planning, conducting, and evaluating quantitative and qualitative research* (4th ed.). Pearson.

Cwynar, A. (2021). Do women behave financially worse than men? Evidence from married and cohabiting couples. *Central European Business Review*, *10*(5), 81-98. https://doi.org/10.18267/j.cebr.270

Dali, N. R. M, Nawang, W. R. W, Hamid, H. A., Lee, U. H. M. S, & Nazarie, W. N. W. M. (2023). Compulsive online shopping, spending habits, and locus of control on financial vulnerability among malaysians. *Malaysian Journal of Consumer and Family Economics*, *31*(1), 175-209. https://doi.org/10.60016/majcafe.v31.07

Davey, J., & George, C. (2011). Personality and finance: The effects of personality on financial attitudes and behaviour. *The International Journal of Interdisciplinary Social Sciences: Annual Review*, *5*(9), 275-294. https://doi.org/10.18848/1833-1882/cgp/v05i09/51887

UNIVERSITAS
GADJAH MADA
**Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia
Dewasa Awal di Indonesia**
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

Davis, K., Maddock, R., & Foo, M. (2017). Catching up with indonesia's fintech industry. *Law and Financial Markets Review*, *11*(1), 33-40. https://doi.org/10.1080/17521440.2017.1336398

Fernández-López, S., Castro-González, S., Rey-Ares, L., & Rodeiro-Pazos, D. (2023). Self-control and debt decisions relationship: Evidence for different credit options. *Current Psychology*, *43*(1), 340-357. https://doi.org/10.1007/s12144-023-04251-7

Festinger, L. (1957). *A theory of cognitive dissonance*. Stanford University Press.

Fishbein, M. & Ajzen, I. (2010). *Predicting and changing behavior: The reasoned action approach.* New York: Psychology Press

Fong, L. H., Lam, L. W., & Law, R. (2017). How locus of control shapes intention to reuse mobile apps for making hotel reservations: Evidence from Chinese consumers. *Tourism Management*, *61*, 331-342. https://doi.org/10.1016/j.tourman.2017.03.002

Frankham, C., Richardson, T., & Maguire, N. (2019). Do locus of control, self-esteem, hope and shame mediate the relationship between financial hardship and mental health? *Community Mental Health Journal*, *56*(3), 404-415. https://doi.org/10.1007/s10597-019-00467-9

French, D., & McKillop, D. G. (2014). Financial literacy and over-indebtedness in low-income households. *SSRN Electronic Journal*, *48*, 1-11. https://doi.org/10.2139/ssrn.2505084

Friedman, N. P., & Robbins, T. W. (2022). The role of prefrontal cortex in cognitive control and executive function. *Neuropsychopharmacology: official publication of the American College of Neuropsychopharmacology*, *47*(1), 72-89. https://doi.org/10.1038/s41386021-01132-0

Gao, G., Fan, Z., Fang, X., & Lim, Y. F. (2018). Optimal Stackelberg strategies for financing a supply chain through online peer-to-peer lending. *European Journal of Operational Research*, *267*(2), 585-597. https://doi.org/10.1016/j.ejor.2017.12.006

Goel, A., & Rastogi, S. (2021). Understanding the impact of borrowers' behavioural and psychological traits on credit default: Review and conceptual model. *Review of Behavioral Finance*, *15*(2), 205-223. https://doi.org/10.1108/rbf-03-2021-0051

Greenberg, A. E., & Hershfield, H. E. (2019). On shifting consumers from high-interest to low-interest debt. *FINANCIAL PLANNING REVIEW*, *2*(1), 1-10. https://doi.org/10.1002/cfp2.1035

UNIVERSITAS GADJAH MADA
Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia Dewasa Awal di Indonesia
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

Grekhoff, R. (2022). Ab1546-hpr locus of control in rheumatic diseases. *Annals of the Rheumatic Diseases*, *81*(1), 1874. https://doi.org/10.1136/annrheumdis-2022-eular.1951

Guo, Q., Guo, Y., Qiao, X., Leng, J., & Lv, Y. (2021). Chance locus of control predicts moral disengagement which decreases well-being. *Personality and Individual Differences*, *171*, 110489. https://doi.org/10.1016/j.paid.2020.110489

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis*.

Hamundu, F. M., Solihat, I., Hendrian, & Wahyu, M. (2023). Determinants of behavior intention to adopt peer-to-peer lending services among Indonesia msmes. *International Journal of Business and Society*, *24*(1), 543-558. https://doi.org/10.33736/ijbs.5633.2023

Haq, W., Ismail, N. A., & Satar, N. M. (2018). Household debt in different age cohorts: A multilevel study. *Cogent Economics & Finance*, *6*(1). https://doi.org/10.1080/23322039.2018.1455406

Hartini, V. (2018, November 7). *Dampak Buruk Pinjaman online, Bikin Konsumen trauma hingga Ingin Bunuh Diri*. liputan6.com. Retrieved February 7, 2025, from https://www.liputan6.com/tekno/read/3686308/dampak-buruk-pinjaman-online-bikin-konsumen-trauma-hingga-ingin-bunuh-diri

Hidajat, T. (2020). Unethical practices peer-to-peer lending in Indonesia. *Journal of Financial Crime*, *27*(1), 274-282. https://doi.org/10.1108/jfc-02-2019-0028

Hilchey, M. D., Rondina, R., & Soman, D. D. (2022). Information-seeking when information doesn't matter. *Journal of Behavioral Decision Making*, *35*(5), 1-21. https://doi.org/10.1002/bdm.2280

Hsee, C. K., & Weber, E. U. (1999). Cross-national differences in risk preference and lay predictions. *Journal of Behavioral Decision Making*, *12*(2), 165-179. https://doi.org/10.1002/(SICI)1099-0771(199906)12:2<165::AID-BDM316>3.0.CO;2-N

Hurlock, E. B. (1996). *Psikologi Perkembangan. Jakarta*: Erlangga. https://drive.google.com/file/d/1qyiwNZCRiB5iJIeBXlchs6NekGb2TdzR/view

Hwang, Y., Kim, S., & Jeng, J. (2000). Examining the causal relationships among selected antecedents of responsible environmental behavior. *The Journal of Environmental Education*, *31*(4), 19-25. https://doi.org/10.1080/00958960009598647

Ikatan Konsultan Pajak Indonesia. (2025). *OJK Terima 1.672 Pengaduan Pelanggaran Debt Collector, Terbanyak dari Pinjol*. Retrieved February 7,

UNIVERSITAS
GADJAH MADA
**Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia
Dewasa Awal di Indonesia**
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

2025, from https://ikpi.or.id/ojk-terima-1-672-pengaduan-pelanggaran-debt-collector-terbanyak-dari-pinjol/

Ikhalia, E., Serrano, A., Bell, D., & Louvieris, P. (2019). Online social network security awareness: Mass interpersonal persuasion using a facebook app. *Information Technology & People*, *32*(5), 1276-1300. https://doi.org/10.1108/itp-06-2018-0278

Irawan, I. (2020). The role of Indonesian government in protecting borrowers' data of p2p fintech lending platform. *Int. J. Adv. Sci. Eng. Technol*, *29*, 641-647. https://www.scopus.com/record/display.uri?eid=2-s2.0-85083572804&origin=inward&txGid=4ef6ef5037fd6000d79ee2bad206ffb6

Isaputra, S. A., & Sumaryono. (2021). *Desirability of control sebagai moderator pada perilaku penggunaan pinjaman online* [Unpublished master's thesis]. Universitas Gadjah Mada.

Isaputra, S. A., & Sumaryono. (2023). P2P lending: Moderation of desirability of control on risk-taking decisions of Indonesian borrowers. *Humanities and Social Sciences Communications*, 10(1), 1-7. https://doi.org/10.1057/s41599-023-01785-w

Jonsson, A. E., & Nilsson, A. (2014). Exploring the relationship between values and pro-environmental behaviour: The influence of locus of control. *Environmental Values*, *23*(3), 297-314. https://doi.org/10.3197/096327114x13947900181752

Kahneman, D., & Tversky, A. (1979). Prospect theory: An analysis of decision under risk. *Econometric Society*, *47*(2), 263. https://doi.org/10.2307/1914185

Kaiser, T., Lusardi, A., Menkhoff, L., & Urban, C. (2022). Financial education affects financial knowledge and downstream behaviors. *Journal of Financial Economics*, 145, 255–272. https://doi.org/10.1016/j.jfineco.2021.09.022

Kalmi, P., & Ruuskanen, O.-P. (2016). Suomalaiset pärjäävät taloudellisessa tietämyksessä ja käyttäytymisessä hyvin suhteessa muihin maihin. *Kansantaloudellinen Aikakauskirja*, 112(1), 6–21. Available at: http://www.taloustieteellinenyhdistys.fi/wp-content/uploads/2016/03/kalmi_ruuskanen.pdf. Accessed 9 July 2025.

Kamais, C. E., Mulu, F., & Macharia, H. M. (2023). Economic marginalization aspects influencing radicalization of youth in mombasa county, kenya. *Journal of African Interdisciplinary Studies (JAIS)*, *7*(3). https://www.researchgate.net/publication/370079896_Economic_Marginalization_Aspects_Influencing_Radicalization_of_Youth_in_Mombasa_County

UNIVERSITAS
GADJAH MADA
**Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia
Dewasa Awal di Indonesia**
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

Kamil, I., & Indrawati, N. K. (2023). Pengaruh financial literacy dan locus of control terhadap penggunaan utang shopee paylater. *Jurnal Management Risiko dan Keuangan*, *2*(2), 124-134. https://doi.org/10.21776/jmrk.2023.02.2.05

Karaman, M. A., & Watson, J. C. (2017). Examining associations among achievement motivation, locus of control, academic stress, and life satisfaction: A comparison of U.S. and international undergraduate students. *Personality and Individual Differences*, *111*, 106-110. https://doi.org/10.1016/j.paid.2017.02.006

Khatun, N., & Tamanna, M. (2021). Factors affecting the adoption of fintech: A study based on the financial institutions in bangladesh. *Copernican Journal of Finance & Accounting*, *9*(4), 51. https://doi.org/10.12775/cjfa.2020.021

Klynveld Peat Marwick Goerdeler Siddharta Advisory. (2018). *The fintech edge* (1st ed.). https://assets.kpmg.com/content/dam/kpmg/id/pdf/2018/11/id-the-fintech-edge-p2p-lending.pdf

Kompas Cyber Media. (2018, September 2). *OJK coret 5 fintech bermasalah, ini namanya*. KOMPAS.com. Retrieved February 7, 2025, from https://ekonomi.kompas.com/read/2018/09/02/164202926/ojk-coret-5-fintech-bermasalah-ini-namanya?page=all

Krisna, A., Wisanggeni, S. P., & Rezeki, S. (2023, November 23). *Jutaan Anak Muda Sulit Bayar Pinjol.* kompas.id. Retrieved February 19, 2025, from https://www.kompas.id/baca/investigasi/2023/11/22/jutaan-anak-muda-kesulitan-bayar-pinjol

Kuhnen, C., & Melzer, B. (2018). Non-cognitive abilities and financial delinquency: The role of self-efficacy in avoiding financial distress. *The Journal of Finance*, *73*(6), 1-47. https://doi.org/10.3386/w23028

Kumra, R., Khalek, S. A., & Samanta, T. (2021). Factors affecting bop producer intention to use P2P lending platforms in India. *Journal of Global Marketing*, *34*(4), 328-352. https://doi.org/10.1080/08911762.2021.1915440

Kupis, L. B., & Uddin, L. Q. (2023). Developmental neuroimaging of cognitive flexibility: Update and future directions. *Annual Review of Developmental Psychology*, *5*(1), 263-284. https://doi.org/10.1146/annurev-devpsych-120221-035310

Kusumawati, R., Hanafi, M. M., & Surwanti, A. (2024). Why people intent to use P2P lending? A systematic literature review. *Journal of Management World*, *2024*(4), 797-806. https://doi.org/10.53935/jomw.v2024i4.529

Larsen, R. J., & Buss, D. M. (2002). *Personality psychology: Domains of knowledge about human nature*. Boston: McGraw-Hill.

UNIVERSITAS
GADJAH MADA
**Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia
Dewasa Awal di Indonesia**
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

Lee, S., Foong, M. S., Piaralal, S. K., & Alwi, N. H. (2024). Exploring the elements that influence bank customers' intention to adopt fintech. *International Journal of Academic Research in Accounting, Finance and Management Sciences, 14*(4), 1264-1275. https://doi.org/10.6007/ijarafms/v14-i4/23758

Lefcourt, H. M. (1991). Locus of control. In J. P. Robinson, P. R. Shaver, & L. S. Wrightman (Eds.), *Measures of personality and social psychology attitudes* (pp. 413-425). London: Academic Press Ltd. http://dx.doi.org/10.1016/B978-0-12-590241-0.50013-7

Lembaga Bantuan Hukum Jakarta. (2020, February 18). *Risalah Kebijakan LBH Jakarta: Pemerintah Harus Membuat Kebijakan Yang Melindungi Pengguna Pinjaman Online (Siaran Pers)*. LBH Jakarta. Retrieved February 7, 2025, from https://bantuanhukum.or.id/pemerintah-harus-membuat-kebijakan-yang-melindungi-pengguna-pinjaman-online/

Lerner, M. D., & Lonigan, C. J. (2014). Executive function among preschool children: Unitary versus distinct abilities. *Journal of Psychopathology and Behavioral Assessment, 36*(4), 626-639. https://doi.org/10.1007/s10862-014-9424-3

Lerong, L. (2018). Promoting sme finance in the context of the fintech revolution: A case study of the uk's practice and regulation. *Banking and Finance Law Review*, *33*(3), 317-343. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3144767

Levenson, H. (1972). Levenson locus of control scales. *PsycTESTS Dataset*. https://doi.org/10.1037/t09156-000

Lewin-Epstein, N., & Semyonov, M. (2016). Household debt in midlife and old age: A multinational study. *International Journal of Comparative Sociology*, *57*(3), 151–172. https://doi.org/10.1177/002071521665379

Li, J., Lepp, A., & Barkley, J. E., & Salehi-Esfahani, S. (2015). Exploring the relationships between college students' cell phone use, personality and leisure. *Computers in Human Behavior,* 43, 210-219. https://doi.org/10.1016/j.chb.2014.11.006

Liesnichenko, N. (2023). Development of internal locus of control as a determinant of positive attitude toward one's own body. *Personality and environmental issues*, (6), 51-69. https://doi.org/10.31652/2786-6033-2023-3(6)-51-59

Lim, F., Fakhrorazi, A., Ikhsan, R., Silitonga, K., Loke, W., & Abdullah, N. (2020). The role of personal innovativeness and facilitating conditions in shaping the attitudes of mobile internet banking (mib) adoption among generation y in malaysia. *International Journal of Electrical and Computer Engineering (IJECE)*, *13*(4), 4101-4111. https://doi.org/10.20944/preprints202003.0407.v1

UNIVERSITAS GADJAH MADA
Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia Dewasa Awal di Indonesia
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

Lim, K. B., Lo, C. Z., Yeo, S. F., & Tan, C. L. (2023). Understanding of peer-to-peer lending platform intention: Evidence among millennials. *Global Business and Management Research: An International Journal*, *15*(3), 95-110. http://www.gbmrjournal.com/pdf/v15n3s/V15N3s-7.pdf

Lindsey-Taliefero, D. (2015). Gender differences: Mortgage credit experience. *Modern Economy*, *06*(09), 977-989. https://doi.org/10.4236/me.2015.69093

Liu, R., Blankenship, T. L., Broomell, A. P., Garcia-Meza, T., Calkins, S. D., & Bell, M. A. (2020). Executive function mediates the association between toddler negative affectivity and early academic achievement. *Moving Forward in the Study of Temperament and Early Education Outcomes*, 23-36. https://doi.org/10.1201/9780429344466-3

Luotonen, N., Puttonen, V., & Rantapuska, E. (2022). Ability, educational attainment, and household financial distress. *Journal of Consumer Policy*, *45*(4), 655-672. https://doi.org/10.1007/s10603-022-09528-1

Lu, Y., Gu, B., Ye, Q., & Sheng, Z. (2012). *International Conference on Information Systems, ICIS 2012*. International Conference on Information Systems, ICIS 2012. https://asu.elsevierpure.com/en/publications/social-influence-and-defaults-in-peer-topeer-lendingnetworks

Majid, N. (2025, January 7). *Kasus 1 keluarga tewas bunuh diri, diduga karena terlilit pinjol*. tirto.id. Retrieved February 7, 2025, from https://tirto.id/kasus-1-keluarga-tewas-bunuh-diri-diduga-karena-terlilit-pinjol-g7ez

Mansor, M., Sabri, M. F., Mansur, M., Ithnin, M., Magli, A. S., Husniyah, A. R., Mahdzan, N. S., Othman, M. A., Zakaria, R. H., Mohd Satar, N., & Janor, H. (2022). Analysing the predictors of financial stress and financial well-being among the bottom 40 percent (b40) households in malaysia. *International Journal of Environmental Research and Public Health*, *19*(19), 12490. https://doi.org/10.3390/ijerph191912490

Mien, N. T. N, & Thao, T. P. (2015). Factors affecting personal financial management behaviors: Evidence from vietnam. *Proceedings of the Second Asia-Pacific Conference on Global Business, Economics, Finance and Social Sciences (AP15Vietnam Conference)*, 1-16. https://digital.lib.ueh.edu.vn/handle/UEH/56557

Moreira, P., Vaz, J. M., Stevanovic, D., Atilola, O., Dodig-Ćurković, K., Franic, T., Djoric, A., Davidovic, N., Avicenna, M., Multazam Noor, I., Campos, M. L., Ribas, A., Stupar, D., Deljkovic, A., Nussbaum, L., Thabet, A., Ubalde, D., Petrov, P., Vostanis, P., … Bolanle, L. (2020). Locus of control, negative live events and psychopathological symptoms in collectivist adolescents. *Personality and Individual Differences*, *154*, 109601. https://doi.org/10.1016/j.paid.2019.109601

UNIVERSITAS
GADJAH MADA
**Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia
Dewasa Awal di Indonesia**
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

Ng, T. W. H., Sorenson, K. L., & Eby, L. T. (2006). Locus of control at work: A meta-analysis. *Journal of Organizational Behavior*, *27*(8), 1057-1087. https://doi.org/10.1002/job.416

Nguyen, H. P., & Pham, T. B. (2024). Determinants of risky buy-now-pay-later intentions and behaviors of Vietnamese students. *Journal of Financial Services Marketing*, 29(4), 1318-1329. https://doi.org/10.1057/s41264-024-00283-7

Njatrijani, R., & Prananda, R. R. (2020). Risk and performance in technology service platform of online peer-to-peer (P2P) mode. *Int. J. Scient. Technol*, *9*(3), 5404-5406. https://www.scopus.com/inward/record.uri?eid¼2-s2.0-85083771113&partnerID¼40&md5¼0ce1dc02d280bc17024c90663f98a920

Noviani, R., & Jesica, E. S. (2024). The deep mediatization of student loans: A case study of digital-based lending practice in Indonesia. *Jurnal Kawistara*, *14*(3), 351. https://doi.org/10.22146/kawistara.97248

Novokmet, A. K., & Vuković, M. (2024). Financial outcomes of the locus of control: Ppls-sem evidence from croatia. *Studies in Business and Economics*, *19*(2), 138-154. https://doi.org/10.2478/sbe-2024-0030

Nurhidayat, M., Kusuma, H., & Hanafi, S. M. (2023). The role of locus of control in consumer credit debt behavior during the pandemic COVID-19 by using religiosity as a moderating variable. *Jurnal Aplikasi Manajemen*, *21*(2), 466-477. https://doi.org/10.21776/ub.jam.2023.021.02.15

Oksanen, A., Aaltonen, M., & Rantala, K. (2015). Social determinants of debt problems in a nordic welfare state: A Finnish register-based study. *Journal of Consumer Policy*, *38*(3), 229-246. https://doi.org/10.1007/s10603-015-9294-4

Otoritas Jasa Keuangan. (2014, December 31). *Siaran Pers: Penyesuaian Batasan Manfaat Ekonomi Serta Penguatan Pengaturan Pinjaman Daring dan Skema Buy Now Pay Later Bagi Perusahaan Pembiayaan*. Retrieved February 7, 2025, from https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/LPBBTI-dan-BNPL.aspx

Otoritas Jasa Keuangan. (2020). *Faq: Kategori umum*. Retrieved February 7, 2025, from https://www.ojk.go.id/id/kanal/iknb/data-dan-statistik/direktori/fintech/Documents/FAQ%20Fintech%20Lending.pdf

Otoritas Jasa Keuangan. (2023). *Penyelenggaraan Layanan Pendanaan Bersama Berbasis Teknologi Informasi (LPBBTI)* (19/SEOJK.06/2023). https://ojk.go.id/id/regulasi/Pages/Penyelenggaraan-Layanan-Pendanaan-Bersama-Berbasis-Teknologi-Informasi-(LPBBTI).aspx

UNIVERSITAS GADJAH MADA
Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia Dewasa Awal di Indonesia
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

Otoritas Jasa Keuangan. (2023). *Siaran Pers: Pembiayaan UMKM Lewat Pinjaman Online terus Berkembang, Pinjaman Masyarakat masih Terkendali*. Retrieved February 7, 2025, from https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/Pembiayaan-UMKM-Lewat-Pinjaman-Online-terus-Berkembang,-Pinjaman-Masyarakat-masih-Terkendali.aspx

Otoritas Jasa Keuangan. (2024). *Layanan Pendanaan Bersama Berbasis Teknologi Informasi (LPBBTI)*. Retrieved February 7, 2025, from https://ojk.go.id/id/kanal/iknb/financial-technology/default.aspx

Otoritas Jasa Keuangan. (2024). *Penyelenggara Fintech Lending Berizin di OJK per 29 Oktober 2024*. Retrieved February 7, 2025, from https://ojk.go.id/id/kanal/iknb/financial-technology/Pages/Penyelenggara-Fintech-Lending-Berizin-di-OJK-per-29-Oktober-2024.aspx

Pachur, T., & Schulte-Mecklenbeck, M. (2018). Prospect theory reflects selective allocation of attention. *Journal of Experimental Psychology: General*, *147*(2), 147-169. https://doi.org/10.1037/xge0000406

Pandey, K. G. (2016). Extent, magnitude and determinants of indebtedness among farmers in eastern India: A survey-based study. *Indian Journal of Agricultural Economics*, *71*(4), 450–462. https://doi.org/10.22004/ag.econ.302232

Peetz, J., Robson, J., & Xuereb, S. (2021). The role of income volatility and perceived locus of control in financial planning decisions. *Frontiers in Psychology*, *12*. https://doi.org/10.3389/fpsyg.2021.638043

Perry, V. G., & Morris, M. D. (2005). Who is in control? The role of self-perception, knowledge, and income in explaining consumer financial behavior. *Journal of Consumer Affairs*, *39*(2), 299-313. https://doi.org/10.1111/j.1745-6606.2005.00016.x

Phares, E. J. (1976). *Locus of control in personality*. New Jersey: General Learning Press.

Philippon, T. (2016). The FinTech opportunity. *National Bureau of Economic Research*. https://doi.org/10.3386/w22476

Pinto, M. B. (2004). Relationship of credit attitude and debt to self-esteem and locus of control in college-age consumers. *Psychological Reports*, *94*(3), 1405-1418. https://doi.org/10.2466/pr0.94.3.1405-1418

Populix. (2023, November 3). *Unveiling Indonesia's financial evolution: Fintech lending and Paylater adoption*. Populix | Platform Analisis Riset Pasar dan Survei Online Berbayar. https://info.populix.co/articles/report/fintech-lending-and-paylater/

UNIVERSITAS
GADJAH MADA
**Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia
Dewasa Awal di Indonesia**
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

Puspadini, M. (2023, November 2). *Gak Cuma AdaKami & Akulaku, OJK Telah Sanksi 23 Pinjol. CNBC Indonesia.* Retrieved February 13, 2025, from https://www.cnbcindonesia.com/market/20231102142817-17-485833/gak-cuma-adakami-akulaku-ojk-telah-sanksi-23-pinjol

Puspadini, M. (2024, October 17). *Miris guru paling banyak terjerat pinjol, begini kata ojk*. CNBC Indonesia. https://www.cnbcindonesia.com/market/20241016163814-17-580292/miris-guru-paling-banyak-terjerat-pinjol-begini-kata-ojk

Putera, A. D. (2018, June 30). *YLKI Sudah Terima Aduan soal Penagihan Acak Fintech rupiah plus.* KOMPAS.com. Retrieved February 13, 2025, from https://ekonomi.kompas.com/read/2018/06/30/133200026/ylki-sudah-terima-aduan-soal-penagihan-acak-fintech-rupiah-plus

Rahi, S., Mansour, M. M. O, Alghizzawi, M., & Alnaser, F. M. (2019). Integration of utaut model in internet banking adoption context. *Journal of Research in Interactive Marketing*, *13*(3), 411-435. https://doi.org/10.1108/jrim-02-2018-0032

Rahmawati, A., Wahyuningsih, S. H., & Garad, A. (2023). The effect of financial literacy, training and locus of control on creative economic business performance. *Social Sciences & Humanities Open*, *8*(1), 100721. https://doi.org/10.1016/j.ssaho.2023.100721

Ramdhani, N. (2011). Penyusunan alat pengukur berbasis theory of planned behavior. *Buletin Psikologi*, *19*(2), 55-69. https://doi.org/10.22146/bpsi.11557

Regassa Sr, T. (2024). Educators work locus of control in ethiopian teachers' training colleges: The case of three teacher training colleges in Oromia (Preprint). *JMIR Formative Research*. https://doi.org/10.2196/preprints.60815

Renanita, T., & Hidayat, R. (2013). Faktor-faktor psikologis perilaku berhutang pada karyawan berpenghasilan tetap. *Jurnal Psikologi Indonesia Journal of Psychology*, *40*(1), 2013. https://doi.org/10.22146/jpsi.7069

Rendall, S., Brooks, C., & Hillenbrand, C. (2021). The impacts of emotions and personality on borrowers' abilities to manage their debts. *International Review of Financial Analysis*, *74*, 1-18. https://doi.org/10.1016/j.irfa.2021.101703

Romadhona, S., Hamzah, M. Z., & Sofilda, E. (2019). Fintech peer-to-peer lending sebagai peluang peningkatan umk di Indonesia. *Media Ekonomi*, *26*(2), 121-126. https://doi.org/10.25105/me.v26i2.5219

Rotter, J. B. (1954). *Social learning and clinical psychology*. Johnson Reprint Corporation.

UNIVERSITAS
GADJAH MADA
**Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia
Dewasa Awal di Indonesia**
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

Rotter, J. B. (1966). Generalized expectancies for internal versus external control of reinforcement. *Psychological Monographs: General and Applied*, *80*(1), 1-28. https://doi.org/10.1037/h0092976

Russell, H., Whelan, C. T., & Maitre, B. (2012). Economic vulnerability and severity of debt problems: An analysis of the Irish EU-SILC 2008. *European Sociological Review*, *29*(4), 695-706. https://doi.org/10.1093/esr/jcs048

Santoso, W., Trinugroho, I., & Risfandy, T. (2019). What determine loan rate and default status in financial technology online direct lending? Evidence from Indonesia. *Emerging Markets Finance and Trade*, *56*(2), 351-369. https://doi.org/10.1080/1540496x.2019.1605595

Septiani, H. L., Sumarwan, U., Yuliati, L. N., & Kirbrandoko, K. (2020). Farmers' behavioral intention to adopt peer-to-peer lending using utaut2 approach. *Jurnal Manajemen dan Agribisnis*, *17*(2), 107-116. https://doi.org/10.17358/jma.17.2.107

Shao, S., & Bo, H. (2021). Behavioural aspects of China's P2P lending. *The European Journal of Finance*, *28*(1), 30-45. https://doi.org/10.1080/1351847x.2021.1880459

Shephard, D. D., Contreras, J. M., Meuris, J., Kaat, A. T., Bailey, S., Custers, A., & Spencer, N. (2017). Beyond financial literacy: The psychological dimensions of financial capability. *Think Forward Initiative*, 1-21. https://aflatoun.org/latest/news/beyond-financial-literacy-the-psychological-dimensions-of-fiancially-capable-behavior/

Sheshadri, P., Devi, C., Lakshmi, K., & Paulin, S. (2024). Exploring the role of peer-to-peer lending platforms in providing financial support to small and medium-sized enterprises (SME'S) and evaluating its impact on traditional lending. *Journal of Informatics Education and Research*, *4*(3), 1718-1727. https://doi.org/10.52783/jier.v4i3.1509

Singh, S., Bhogal, S., & Singh, R. (2014). Magnitude and determinants of indebtedness among farmers in Punjab. *Indian Journal of Agricultural Economics*, *69*(2), 243–256. 10.22004/ag.econ.206379

Singh, S., Sahni, M. M., & Kovid, R. K. (2020). What drives fintech adoption? A multi-method evaluation using an adapted technology acceptance model. *Management Decision*, *58*(8), 1675-1697. https://doi.org/10.1108/md-09-2019-1318

Smith, L., Jeppesen, H. J., & Bøggild, H. (2007). Internal locus of control and choice in health service shift workers. *Ergonomics*, *50*(9), 1485-1502. https://doi.org/10.1080/00140130701365732

Strathman, A., Gleicher, F., Boninger, D. S., & Edwards, C. S. (1994). The consideration of future consequences: Weighing immediate and distant

UNIVERSITAS
GADJAH MADA
**Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia
Dewasa Awal di Indonesia**
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

outcomes of behavior. *Journal of Personality and Social Psychology*, *66*(4), 742-752. https://doi.org/10.1037//0022-3514.66.4.742

Strömbäck, C., Skagerlund, K., Västfjäll, D., & Tinghög, G. (2020). Subjective self-control but not objective measures of executive functions predicts financial behavior and well-being. *Journal of Behavioral and Experimental Finance*, *27*, 1-7. https://doi.org/10.1016/j.jbef.2020.100339

Sunardi, R., Suhud, U., Purwana, D., & Hamidah, H. (2021). Examining the factors contributing to Fintech peer-to-peer lending adoption. *Journal of Information Systems Engineering and Business Intelligence*, *7*(2), 91. https://doi.org/10.20473/jisebi.7.2.91-101

Supratiknya, A. (2015). *Metodologi penelitian kuantitatif & kualitatif dalam psikologi*. Yogyakarta: Universitas Sanata Dharma.

Suryono, R. R., Purwandari, B., & Budi, I. (2019). Peer to peer (P2P) lending problems and potential solutions: A systematic literature review. *Procedia Computer Science*, 161, 204-214. https://doi.org/10.1016/j.procs.2019.11.116

Suryono, R. R., Budi, I., & Purwandari, B. (2021). Detection of fintech P2P lending issues in indonesia. *Heliyon*, *7*(4), e06782. https://doi.org/10.1016/j.heliyon.2021.e06782

Tang, N. (2024). P2P lending and mobile payments: Disrupting traditional banking systems and expanding financial inclusion. *Journal of Applied Economics and Policy Studies*, *11*(1), 81-85. https://doi.org/10.54254/2977-5701/11/2024106

Trimpop, R. (1994). *The psychology of risk taking behavior* (1st ed.). Elsevier.

Van Bavel, R., Rodríguez-Priego, N., Vila, J., & Briggs, P. (2019). Using protection motivation theory in the design of nudges to improve online security behavior. *International Journal of Human-Computer Studies*, *123*, 29-39. https://doi.org/10.1016/j.ijhcs.2018.11.003

Verma, R., & Shah, S. S. (2017). Comparative study on the usage of locus of control between men and women. *International Journal of Indian Psychology*, *5*(1). https://doi.org/10.25215/0501.117

Wang, C., Zhang, W., Zhao, X., & Wang, J. (2019). Soft information in online peer-to-peer lending: Evidence from a leading platform in China. *Electronic Commerce Research and Applications*, *36*, 1-15. https://doi.org/10.1016/j.elerap.2019.100873

Wang, H., Chen, K., Zhu, W., & Song, Z. (2015). A process model on P2P lending. *Financial Innovation*, *1*(1), 1-8. https://doi.org/10.1186/s40854-015-0002-9

UNIVERSITAS
GADJAH MADA
**Peran Locus of Control terhadap Niat Penggunaan Pinjaman Online pada Pengguna Pinjaman Online Usia
Dewasa Awal di Indonesia**
Sinta Damayanti, Dra. Sri Kusrohmaniah, M.Si., Ph.D., Psikolog
Universitas Gadjah Mada, 2025 | Diunduh dari http://etd.repository.ugm.ac.id/

Wiehe, V. R. (1987). Impulsivity, locus of control and education. *Psychological Reports*, *60*, 1273-1274. https://doi.org/10.1177/0033294187060003-254.1

Wigati, W., & Setyorini, H. (2024). The influence of locus of control, lifestyle, and financial socialization, on financial management behavior in shopee paylater user students. *Ecobisma (Jurnal Ekonomi, Bisnis, dan Manajemen)*, *11*(1), 130-138. https://doi.org/10.36987/ecobi.v11i1.5278

Wiltshire, J. C., Dark, T., Brown, R. L., & Person, S. D. (2011). Gender differences in financial hardships of medical debt. *Journal of Health Care for the Poor and Underserved*, *22*(1), 371-388. https://doi.org/10.1353/hpu.2011.0000

Wuisan, D., Hermawan, A., Antonio, F., & Pramono, R. (2023). The quest of peer-to-peer lending applications marketing to small and medium enterprises: Assessing intention to recommend. *Innovative Marketing*, *19*(4), 158-172. https://doi.org/10.21511/im.19(4).2023.13

Yang, J. C., Lin, Y. L., & Liu, Y. (2016). Effects of locus of control on behavioral intention and learning performance of energy knowledge in game-based learning. *Environmental Education Research*, 23(6), 1-14. https://doi.org/10.1080/13504622.2016.1214865

Yang, Q., & Lee, Y. (2016). Critical factors of the lending intention of online P2P. *Proceedings of the 18th Annual International Conference on Electronic Commerce e-Commerce in Smart connected World - ICEC '16*, 1-8. https://doi.org/10.1145/2971603.2971618

Yue, P., Korkmaz, A. G., Yin, Z., & Zhou, H. (2022). The rise of digital finance: Financial inclusion or debt trap? *Finance Research Letters*, *47*, 1-8. https://doi.org/10.1016/j.frl.2021.102604

Yung, S., Langi, A. Z. R., Arman, A. A., & Simatupang, T. M. (2024). Financial technology innovations: A review of peer-to-peer lending platforms. *2024 International Conference on ICT for Smart Society (ICISS)*, 1-6. https://doi.org/10.1109/iciss62896.2024.10751170