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The Effect of Online Loan Use on Students' Religious Attitudes from the Perspective of Islamic Religious Education at Syekh-Yusuf Islamic University Tangerang

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Abstract
The use of online loans among university students has increased due to easy access and fast disbursement processes. This condition raises concerns regarding students' religious attitudes in applying Islamic values, particularly in financial transactions and responsibility. This study aims to determine the effect of online loan use on students' religious attitudes and to measure the magnitude of this effect from the perspective of Islamic Religious Education. This study employed a quantitative approach using a survey method conducted among students of the Islamic Religious Education Study Program at Syekh-Yusuf Islamic University, Tangerang. The population consisted of 360 students, with a sample of 169 respondents. Data were collected through questionnaires and analyzed using simple linear regression and hypothesis testing. The results showed a positive and significant effect, with a t-count of 13.340 > t-table of 1.974 and a significance value of 0.000 < 0.05. The R Square value of 0.516 indicated that online loan use contributed 51.6% to students' religious attitudes.
Keywords: Online Loans, Religious Attitudes, Islamic Religious Education, University Students

Abstrak
Penggunaan pinjaman online di kalangan mahasiswa semakin meningkat seiring kemudahan akses dan proses pencairan dana. Kondisi tersebut menimbulkan persoalan terkait sikap religius mahasiswa dalam menjalankan nilai-nilai syariat Islam, khususnya dalam transaksi keuangan dan tanggung jawab. Penelitian ini bertujuan untuk mengetahui pengaruh penggunaan pinjaman online terhadap sikap religius mahasiswa serta mengetahui besarnya pengaruh tersebut dalam perspektif Pendidikan Agama Islam. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei yang dilaksanakan pada mahasiswa Program Studi Pendidikan Agama Islam Universitas Islam Syekh-Yusuf Tangerang. Populasi penelitian berjumlah 360 mahasiswa dengan sampel 169 responden. Data dikumpulkan melalui angket dan dianalisis menggunakan regresi linier sederhana serta uji hipotesis. Hasil penelitian menunjukkan adanya pengaruh positif dan signifikan, dengan nilai t hitung 13,340 > t tabel 1,974 dan signifikansi 0,000 < 0,05. Nilai R Square sebesar 0,516 menunjukkan bahwa penggunaan pinjaman online berpengaruh sebesar 51,6% terhadap sikap religius mahasiswa.
***Kata Kunci:** Pinjaman Online, Sikap Religius, Pendidikan Agama Islam, Mahasiswa, Financial Technology*

INTRODUCTION

The development of digital technology has brought significant changes to various aspects of people's lives, including the financial sector. The emergence of financial technology (fintech) has provided easier and more practical access to financial services. One of these services is online lending, which offers relatively simple application procedures, easy accessibility, and fast fund disbursement. These characteristics have made online loans an alternative source of short-term financing for people who face financial needs. This phenomenon has also reached university students, who generally have various academic and daily living expenses while having relatively limited financial resources. Previous research has shown that economic, social, and technical factors, including living expenses, environmental influences, ease of access, and approval speed, are associated with students' decisions to use online lending services (Dewanto & Yanti, 2025, pp. 16–29).

In Indonesia, legal online lending services operate within the framework of Information Technology-Based Joint Funding Services, known as Layanan Pendanaan Bersama Berbasis Teknologi Informasi (LPBBTI), which is supervised by the Financial Services Authority (Otoritas Jasa Keuangan/OJK). The existence of regulations indicates that the use of digital financial services needs to be accompanied by consumer protection, transparency, and prudence. At the same time, the development of online lending has been accompanied by the emergence of illegal lending platforms and various consumer-related problems. Arvante explained that the accessibility and flexibility of online lending may encourage people to use such services without sufficiently considering their potential consequences, particularly when borrowing decisions are influenced by economic needs and consumption patterns (Arvante, 2022, pp. 73–87). Therefore, online lending should not only be examined from the perspective of technological convenience and financial needs but also from the aspects of risk consideration, responsibility, and the values underlying individual decision-making. From the perspective of Islamic Religious Education, economic activities constitute an important part of human life and cannot be separated from religious values. Islam provides principles concerning the acquisition, use, and management of wealth in a responsible manner. One of the important principles in Islamic economic teachings is the prohibition of usury (riba). Allah states in the Qur'an, Surah Al-Baqarah verse 275:

"Those who consume usury will not stand except as one stands who is being beaten by Satan into insanity. That is because they say, 'Trade is only like usury,' while Allah has permitted trade and forbidden usury. So whoever has received an admonition from his Lord and stops may keep what he has previously acquired, and his affair rests with Allah. But whoever returns to it those are the companions of the Fire; they will abide therein eternally." (Q.S. Al-Baqarah: 275) In addition to prohibiting usury, Islam provides guidance concerning debt transactions. Surah Al-Baqarah verse 282 emphasizes the importance of recording debts, clarifying agreements, and maintaining justice in financial transactions. These principles indicate that financial activities in Islam are not merely concerned with fulfilling material needs but are also associated with moral responsibility and obedience to religious teachings. Therefore, students' decisions to use online loans can be examined as a form of economic behavior that reflects the extent to which religious values are applied in everyday life.

Islamic Religious Education has an important role in developing individuals' ability to connect religious knowledge with actual behavior. Islamic education is not merely oriented toward transferring religious knowledge but is also directed toward character formation and the application of Islamic values in daily life. Munawati explained that technological developments present new challenges for Islamic Religious Education, requiring educational processes to adapt to contemporary developments while maintaining Islamic values (Munawati, 2024, pp. 28–29). Similarly, Wardhani, Bedi, and Fitri emphasized that Islamic education in the digital era needs to develop curricula that remain grounded in Islamic values while responding to social and technological changes (Wardhani et al., 2024, pp. 10–15). One of the important values developed through Islamic Religious Education is religious attitude. Religious attitude is not limited to ritual worship but is also reflected in the way individuals think, make decisions, interact with others, and fulfill responsibilities in everyday life. Thus, religious attitude can be understood as an individual's tendency to make religious values the basis for attitudes and actions. Ahsanulkhaq explained that religious character can be developed through habituation that encourages students to apply religious values in their daily behavior, so that religiosity does not remain at the level of knowledge but is manifested in actual actions (Ahsanulkhaq, 2019, pp. 18–23). In the context of students enrolled in Islamic Religious Education, religious attitude is particularly relevant because students are not only expected to acquire knowledge of Islamic teachings but also to apply these values in various aspects of life. One aspect that may demonstrate the application of religious values is economic decision-making. Financial management, fulfillment of needs, the use of debt, and consideration of financial risks are part of students' everyday lives and can become areas in which responsibility, prudence, honesty, and adherence to Islamic principles are applied. The phenomenon of online lending among university students presents an important issue for further investigation. Students may use online loans to meet educational expenses, living costs, transportation needs, consumption, or other urgent financial requirements. Dewanto and Yanti found that economic needs and living expenses are among the factors associated with students' use of online lending, while ease of access and approval speed are technical factors that may encourage its use (Dewanto & Yanti, 2025, pp. 16–29). Under such circumstances, the decision to use online loans may become problematic when students do not sufficiently consider their repayment capacity, financial costs, and the compatibility of the transaction with the values they hold.

Previous studies have examined online lending from several perspectives. Arvante focused on online lending problems and legal protection for consumers, particularly concerning accessibility and the potential impacts of online lending services (Arvante, 2022). Dewanto and Yanti examined economic, social, and technical factors influencing online lending among university students and found that economic factors play an important role in students' decisions to use such services (Dewanto & Yanti, 2025). Meanwhile, studies in Islamic Religious Education have generally examined technological developments in relation to educational challenges, curriculum development, and the formation of religious values. Based on these previous studies, a research gap can be identified. Existing studies on online lending among university students have generally focused on factors influencing its use, financial literacy, risks, consumer protection, and economic considerations. Meanwhile, research in Islamic Religious Education has primarily addressed character development, religious values, and the implementation of Islamic teachings within educational settings. There remains limited quantitative research specifically examining the effect of online loan use on students' religious attitudes, particularly among students enrolled in Islamic Religious Education programs. The present study therefore differs from previous research by empirically examining the effect of online loan use on students' religious attitudes within the perspective of Islamic Religious Education.

This issue is important because religious attitude should not only be reflected in worship activities and religious knowledge but also in the ability to apply religious values when making decisions in real-life situations, including financial decisions. For students of Islamic Religious Education, integrating religious values with economic decision-making represents an important dimension of contextual religious education. Therefore, examining the relationship between online loan use and religious attitudes may provide an empirical understanding of how students apply religious principles in the context of contemporary digital financial services. Based on the above background and research gap, this study aims to determine whether online loan use affects the religious attitudes of students in the Islamic Religious Education Study Program, Faculty of Islamic Studies, Syekh-Yusuf Islamic University, Tangerang, and to determine the magnitude of such an effect from the perspective of Islamic Religious Education. The findings are expected to contribute to the development of Islamic Religious Education studies, particularly in understanding the application of religious values to students' economic behavior amid the development of digital financial services.

RESEARCH METHODS

This study employed a quantitative approach using an associative research design and an *ex post facto* method. A quantitative approach was selected because the study aimed to examine the effect of online loan use as the independent variable (X) on students' religious attitudes as the dependent variable (Y) using numerical data and statistical analysis. Quantitative research is appropriate for examining a particular population or sample through research instruments and statistical procedures to test predetermined hypotheses (Sugiyono, 2023). The *ex post facto* method was used because the variables had occurred naturally before the research was conducted, and the researcher did not provide any treatment or manipulation to the respondents. The study also employed a survey method through questionnaire distribution to obtain primary data directly from respondents. The research was conducted at the Islamic Religious Education Study Program, Faculty of Islamic Studies, Syekh-Yusuf Islamic University, Tangerang, Banten, Indonesia. The population consisted of 360 students of the Islamic Religious Education Study Program. The sample consisted of 169 respondents. The sample size was determined using the Slovin formula with a 5% margin of error. The sampling technique employed was *simple random sampling*, which provides equal opportunities for members of the population to be selected as research respondents. This technique was considered appropriate because the respondents belonged to the same study program and shared relatively similar academic characteristics (Arikunto, 2021).

The study involved two variables. The independent variable (X) was online loan use, while the dependent variable (Y) was students' religious attitudes. Online loan use was measured through eight indicators: ease of access, processing speed, information transparency, interest and fees, data security, legality and trust, usage risks, and suitability of use. Students' religious attitudes were measured through five dimensions: belief or *aqidah*, religious practices, behavior or *akhlaq*, religious knowledge, and internalization of religious values. The questionnaire consisted of 40 statement items, with 20 items measuring online loan use and 20 items measuring students' religious attitudes. Each statement was measured using a five-point Likert scale consisting of Strongly Agree, Agree, Undecided, Disagree, and Strongly Disagree. Data were collected primarily through questionnaires and documentation. The questionnaire was distributed to 169 respondents to obtain data regarding their experiences, perceptions, and attitudes toward online loan use and religious values. Documentation was used as supporting data, particularly to obtain information concerning the number of students and institutional data relevant to the research. The questionnaire instrument was developed based on the operational indicators of each research variable.

Before the questionnaire was used for data collection, the instrument was tested for validity and reliability. Validity testing was conducted using the Pearson Product-Moment correlation to determine whether each questionnaire item appropriately measured the intended indicator. An item was considered valid when its correlation coefficient was greater than the critical value (r table) at a 5% significance level. Reliability testing was conducted using Cronbach's Alpha to determine the internal consistency of the questionnaire items. The instrument was considered reliable when the Cronbach's Alpha coefficient met the accepted reliability criterion. The validity and reliability analyses were performed using SPSS version 25. After the data collection process was completed, the data were processed and analyzed quantitatively. A normality test was first conducted using the Kolmogorov-Smirnov test to determine whether the research data followed a normal distribution. The data were considered normally distributed when the significance value was greater than 0.05. The main hypothesis was then tested using simple linear regression because the study involved one independent variable and one dependent variable. The regression analysis was used to determine the direction and magnitude of the effect of online loan use on students' religious attitudes. Hypothesis testing was conducted using the t-test at a significance level of 0.05. The alternative hypothesis (Ha) was accepted when the significance value was less than 0.05 or when the calculated t value was greater than the t table value. Conversely, the null hypothesis (H0) was accepted when the significance value was greater than or equal to 0.05. The coefficient of determination (R^2) was also calculated to determine the percentage contribution of online loan use to students' religious attitudes. All statistical analyses were performed using SPSS version 25.

RESEARCH RESULTS AND DISCUSSION

Research Result

The research was conducted among 169 students of the Islamic Religious Education Study Program, Faculty of Islamic Studies, Universitas Islam Syekh-Yusuf Tangerang. The research findings are presented based on descriptive analysis, normality testing, linearity testing, simple linear regression analysis, and hypothesis testing.

Table 1. Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Online Loan Usage (X)	169	20	100	72.56	16.192
Religious Attitude (Y)	169	20	100	74.49	20.385
Valid N (listwise)	169				

The descriptive analysis shows that the online loan usage variable (X) obtained a minimum score of 20 and a maximum score of 100, with a mean of 72.56 and a standard deviation of 16.192. Meanwhile, the religious attitude variable (Y) obtained a minimum score of 20 and a maximum score of 100, with a mean of 74.49 and a standard deviation of 20.385. The analysis involved 169 valid respondents.

Table 2. Kolmogorov-Smirnov Normality Test

Statistic	Unstandardized Residual
N	169
Mean	0.0000000
Std. Deviation	14.18352902
Absolute	0.055
Positive	0.055
Negative	-0.025
Test Statistic	0.055
Asymp. Sig. (2-tailed)	0.200

The Kolmogorov-Smirnov normality test obtained a Test Statistic of 0.055 with an Asymp. Sig. (2-tailed) value of 0.200. The analysis was based on 169 respondents and the unstandardized residuals of the regression model.

Table 3. Linearity Test between Online Loan Usage and Religious Attitude

Source	Sum of Squares	df	Mean Square	F	Sig.
Between Groups (Combined)	44114.279	53	832.345	3.725	0.000
Linearity	36013.234	1	36013.234	161.174	0.000
Deviation from Linearity	8101.045	52	155.789	0.697	0.927
Within Groups	25695.934	115	223.443		
Total	69810.213	168			

The linearity test produced a Linearity significance value of 0.000 and a Deviation from Linearity significance value of 0.927. The analysis involved 169 respondents.

Table 4. Simple Linear Regression Coefficients

Model	B	Std. Error	Beta	t	Sig.
Constant	8.879	5.038	—	1.762	0.080
Online Loan Usage (X)	0.904	0.068	0.718	13.340	0.000

The regression coefficient for online loan usage (X) was 0.904, with a standard error of 0.068 and a standardized coefficient (Beta) of 0.718. The t-value was 13.340, with a significance value of 0.000. The constant value was 8.879, with a significance value of 0.080.

Table 5. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.718	0.516	0.513	14.226

The model summary shows an R value of 0.718, an R Square value of 0.516, an Adjusted R Square value of 0.513, and a standard error of the estimate of 14.226. Based on the regression analysis, the coefficient of determination (R Square) was 0.516, indicating that the model accounted for 51.6% of the variance in students' religious attitudes, while the remaining 48.4% was associated with factors outside the model.

Discussion

The Use of Online Lending among Students at the Faculty of Islamic Studies, Universitas Islam Syekh-Yusuf Tangerang

Based on the results of the descriptive analysis, the online lending variable obtained a minimum score of 20, a maximum score of 100, a mean score of 72.56, and a standard deviation of 16.192 from 169 respondents. These results indicate the distribution of respondents' responses toward online lending based on the indicators used in this study, namely ease of access, processing speed, information transparency, interest and fees, data security, legality and trust, usage risk, and suitability of use. The mean score of 72.56 shows that online lending received a relatively high response from the respondents. This finding is in accordance with the theoretical explanation in Chapter II that online lending provides convenience and speed in accessing financial services. Online lending allows users to submit applications, complete verification, and receive funds through digital platforms without directly visiting financial institutions (Nawawi & Djatmiko, 2022). The characteristics of online lending, particularly its accessibility and speed, have made digital lending an alternative source of financing for people who require funds within a relatively short period.

The result is also consistent with the explanation of Rahmawati and Nugroho, who state that the development of financial technology has changed the pattern of financial services by providing more accessible and efficient digital financing. The use of digital platforms enables financial transactions to be carried out through electronic systems, thereby reducing administrative procedures that are commonly found in conventional financing (Rahmawati & Nugroho, 2023). However, the use of online lending cannot be separated from various risks. Pradnyawati, Sukandia, and Arini explain that online lending agreements conducted through financial technology contain rights and obligations that need to be understood by users. Therefore, ease of access does not necessarily mean that users can ignore the terms, costs, and obligations contained in the lending agreement (Pradnyawati et al., 2021).

The findings also correspond with Saputra, Wijaya, and Laksmi, who explain that decisions to use online lending are influenced by several factors, including convenience, financial needs, risks, and the characteristics of the service provider. This demonstrates that the use of online lending involves not only technological considerations but also financial and behavioral considerations. From the perspective of Islamic teachings, borrowing itself is not prohibited as long as it is conducted based on permissible principles and does not contain prohibited elements. The use of online lending therefore needs to be considered based on the purpose of the loan, the clarity of the agreement, the costs imposed, and the ability of the borrower to repay the debt. Islam emphasizes responsibility in borrowing. The Prophet Muhammad ﷺ stated: *"Whoever takes people's wealth with the intention of repaying it, Allah will help him repay it."* (Bukhari, No. 2387).

This teaching emphasizes that borrowing must be accompanied by responsibility and a sincere intention to repay. Therefore, the relatively high mean score of the online lending variable should not merely be interpreted as an indication of the popularity or convenience of online lending, but also as a condition that requires students to understand the consequences of using such financial services. Furthermore, the Islamic perspective emphasizes that financial transactions must avoid prohibited elements such as *riba*, *gharar*, fraud, and injustice. The Qur'an states: *"Allah has permitted trade and forbidden interest."* (Q.S. Al-Baqarah: 275).

This principle is relevant to online lending because the digital form of a financial transaction does not automatically determine its permissibility. The mechanism and substance of the transaction remain important considerations. Therefore, students need sufficient financial and religious knowledge when choosing and using online lending services. The first research problem can therefore be answered that the use of online lending among the 169 respondents is reflected through relatively high responses across the measured indicators, with a mean score of 72.56. The result shows that online lending constitutes a financial service that is closely related to the respondents' financial behavior, particularly in terms of accessibility, speed, transparency, security, legality, risk, and suitability of use.

The Effect of Online Lending on Students' Religious Attitudes at the Faculty of Islamic Studies, Universitas Islam Syekh-Yusuf Tangerang

The results of the simple linear regression analysis show that online lending has a positive and significant effect on students' religious attitudes. The regression coefficient for the online lending variable is 0.904, with a significance value of 0.000, which is lower than 0.05. Therefore, the hypothesis stating that online lending has an effect on students' religious attitudes is accepted. The regression equation obtained from the analysis is: $Y = 8.879 + 0.904X$ The equation indicates that when the online lending variable increases by one unit, the predicted score of students' religious attitudes increases by 0.904 points. The constant value of 8.879 indicates the predicted value of the religious attitude variable when the online lending variable is equal to zero.

The strength of the relationship is also shown by the R value of 0.718, indicating a strong positive relationship between online lending and religious attitudes. Meanwhile, the R Square value of 0.516 indicates that online lending contributes 51.6% to the variation in students' religious attitudes, while the remaining 48.4% is explained by other factors outside the variables examined in this study. This finding can be understood through the concept of religious attitude presented in Chapter II. Jalaluddin explains that religiosity is an internal condition that encourages individuals to behave according to their level of religious obedience. Therefore, religious attitudes are not limited to ritual worship but can also be manifested in everyday decision-making, including financial activities (Jalaluddin, 2016).

Ancok and Nashori similarly explain that religiosity functions as a value system that influences individual behavior in various aspects of life. Religious values can therefore become a consideration when individuals make decisions involving social and economic activities. In the context of this study, students' attitudes toward online lending may be related to their understanding of religious principles concerning debt, financial responsibility, and prohibited economic practices (Ancok & Nashori, 2011). The finding is also consistent with the five indicators of religious attitude used in this study, namely faith, worship, moral behavior, religious knowledge, and internalization of religious values. These dimensions indicate that religious attitudes are multidimensional and can be reflected in how individuals respond to practical issues in their daily lives.

The relationship between online lending and religious attitudes can particularly be seen in the moral and knowledge dimensions. Students who understand Islamic principles concerning financial transactions may consider the legality, transparency, interest, risks, and repayment obligations associated with online lending. In this regard, religious knowledge becomes an important component in translating religious principles into practical behavior. The Islamic perspective further emphasizes responsibility for debt. The Prophet Muhammad ﷺ stated: *"The soul of a believer remains suspended because of his debt until it is paid off."* (Tirmidhi, No. 1078). This teaching illustrates that debt is not merely a financial matter but also carries moral and religious responsibility. Consequently, students' attitudes toward online lending may involve considerations of responsibility, discipline, and commitment to fulfilling financial obligations. The Prophet Muhammad ﷺ also stated: *"Delaying repayment by a person who is able to pay is an injustice."* (Muslim, No. 1564a).

This teaching reinforces the moral dimension of debt repayment. In the context of this research, religious attitudes can therefore be reflected through responsible behavior in fulfilling financial obligations, avoiding deliberate delays, and considering one's financial capacity before obtaining a loan. The significant effect found in this study is also relevant to Muhaimin's explanation that religious attitudes develop through the interaction of educational environments, religious experiences, and the internalization of religious values. This means that students' religious attitudes are not formed solely through formal religious instruction but can also be expressed through their responses to contemporary social and economic realities (Muhaimin, 2021). The 51.6% contribution of online lending to students' religious attitudes indicates that the variable has a substantial role within the research model. Nevertheless, the remaining 48.4% demonstrates that students' religious attitudes are also influenced by other factors. As discussed in Chapter II, these factors may include family, education, social environment, personal experience, media and technology, motivation, and self-awareness. Thus, the second research problem can be answered that online lending has a positive and significant effect on the religious attitudes of students at the Faculty of Islamic Studies, Universitas Islam Syekh-Yusuf Tangerang. The statistical evidence is demonstrated by a significance value of $0.000 < 0.05$, a regression coefficient of 0.904, an R value of 0.718, and an R Square of 0.516. These findings demonstrate that online lending is significantly associated with students' religious attitudes and contributes 51.6% to their variation within the research model.

CONCLUSION

Based on the results of the research and discussion, it can be concluded that the use of online lending among students of the Faculty of Islamic Studies, Universitas Islam Syekh-Yusuf Tangerang, as measured through the indicators of ease of access, processing speed, information transparency, interest and fees, data security, legality and trust, usage risk, and suitability of use, obtained a mean score of 72.56 from 169 respondents. This result shows that online lending is present as a financial service that is accessible to the respondents and is reflected through various aspects of its use. Furthermore, the results demonstrate that online lending has a positive and significant effect on students' religious attitudes. The statistical analysis produced a significance value of 0.000 < 0.05, with a regression coefficient of 0.904, indicating a positive effect. The correlation coefficient (R) of 0.718 indicates a strong relationship, while the coefficient of determination (R Square) of 0.516 shows that online lending contributes 51.6% to the variation in students' religious attitudes. The remaining 48.4% is associated with other factors outside the variables examined in this study. Thus, the research objectives have been achieved, namely identifying the condition of online lending and determining its effect on the religious attitudes of students at the Faculty of Islamic Studies, Universitas Islam Syekh-Yusuf Tangerang. This study has limitations because it examines only one independent variable, namely online lending, and focuses on students within one institutional context. Therefore, the findings cannot fully represent all factors that may influence students' religious attitudes. Future researchers are expected to examine other variables, expand the research population and study locations, and use broader research designs to obtain a more comprehensive understanding of the relationship between digital financial behavior and religious attitudes among students.

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