

The Asosociation between Consumptive Behavior and Depression Levels among Students Enggaging in Online Loan (Pinjol) Service

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ABSTRACT

Background: High consumptive behavior among students can influence their decision to use online loan services, which are often used to meet consumptive needs. Uncontrolled use of online loans can lead to financial stress and trigger psychological disorders.

Purpose: This study aims to determine the relationship between consumptive behavior affecting online loans (pinjol) and the depression levels among students

Methods: This study uses an analytical observational design with a cross-sectional approach. The study population consists of 256 students. A simple random sampling technique was used with the Slovin formula, resulting in 156 respondents. The independent variable is consumptive behavior affecting online loans (pinjol), measured using a consumptive behavior instrument, while the dependent variable is depression level, measured using a depression level instrument. Data analysis was performed using the chi-square test.

Results: The results show that 140 participants (89.7%) exhibit high consumptive behavior affecting online loans (pinjol), while 86 participants (55.2%) have severe depression. The chi-square test results indicate a significant relationship between consumptive behavior affecting online loans (pinjol) and depression levels among students, with a p-value of (0.000) and p -value < 0.05 .

Conclusion: This study indicates that consumptive behavior affecting online loans (pinjol) is a factor influencing depression levels among students. Therefore, it requires attention from lecturers, educators, and students to address this issue.

Keywords: Consumptive Behavior, Online Loans, Student Depression Levels

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BACKGROUND

Every individual needs to fulfill basic needs for well-being, but the increasing desire for a luxurious lifestyle drives consumptive behavior, especially among students whose finances are not yet stable. They focus on instant gratification without considering the long-term impact, leading to excessive and irrational spending to fit in with environmental changes. Consumptive behavior is an individual's effort to adapt to environmental changes, resulting in a desire to buy excessively and irrationally. This has led to the widespread use of online loans (pinjol), which not only attracts adults but also students due to the easy requirements and fast processing time, making students overlook the potential risks.

Online loan services have emerged alongside technological advancements within the financial sector, commonly known as financial technology (fintech), which facilitates digital financial transactions and expands public access to credit services. Fintech is a sector within the financial industry that has been revamped to make it easier for users to complete financial transactions. According to Dewi (2023) through CNN Indonesia, there are 102 online loan (pinjol) services registered with the Financial Services Authority (OJK). Some of the online loan services include Danamas, Indodana, Kredit Pintar, Maucash, Finmas, and many more.

Research conducted by Rizaty (2023) shows that the majority of online loan (pinjol) users are young people. According to the Financial Services Authority (OJK) report, the active online loan account users are aged 19-34 years. West Java has the highest loan value at IDR 15.24 trillion in Java, followed by DKI Jakarta in second place with IDR 11.36 trillion. Next are East Java, Banten, and Central Java, with loans amounting to IDR 6.78 trillion, IDR 4.88 trillion, and IDR 4.44 trillion, respectively.

According to the National Institute of Mental Health, depression is defined as a disease affecting the entire body, including the body, mood, and thoughts. It affects how people eat and sleep, how they feel, and how they think about various things. Depression is not the same as feeling sad, nor is it the same as weakness or personal conditions that someone hopes to overcome. Hawari defines depression as a natural mood disorder marked by sadness, gloom, lethargy, lack of will to live, feelings of worthlessness, hopelessness, loss of joy, impotence, and weakness. Based on the above opinions, it can be concluded that depression in students is a group of clinical disorders marked by the loss of control and the subjective experience of severe suffering, with symptoms expressed as sadness, hopelessness, feelings of worthlessness and guilt, social withdrawal, and eating disturbances (Yuliza, 2021).

Those who experience depression are affected by debt, shame, and the heavy stress of having to repay the debt. Stress management, counseling, social support, and smart financial planning can reduce the negative impact of financial pressure from online loan losses (pinjol) on mental health, such as anxiety, depression, and psychological well-being (Febrianty, 2024).

To address consumptive behavior, excessive use of online loans, and depression among students of STIKES Hang Tuah Surabaya, solutions that can be proposed include: financial literacy for healthy money management and understanding the risks of online loans; psychological counseling services to alleviate financial stress; and collaboration between the campus and financial institutions for safer loan options. This approach is expected to reduce excessive consumption, uncontrolled online loans, and levels of depression.

PURPOSE

To determine the relationship between consumptive behavior related to online loans (pinjol) and the level of depression among students of STIKES Hang Tuah Surabaya.

METHODS

This study employed an analytical observational design with a cross-sectional approach. The study population consisted of 256 students at STIKES Hang Tuah Surabaya, with the sample selected using simple random sampling, thereby clearly distinguishing between the population and the sample. Data collection was conducted using the Consumption Behavior Questionnaire and the Depression Severity Scale (DASS-21). Depression levels were classified based on DASS-21 scores into the categories of normal, mild, moderate, severe, and very severe, in accordance with standard guidelines.

The research process included the planning stage, instrument preparation, questionnaire validity and reliability testing, field data collection, and analysis of results. Research ethics were addressed by obtaining informed consent from respondents, maintaining the confidentiality of their identities, and securing approval from the STIKES Hang Tuah Surabaya Ethics Committee.

Data analysis was performed using the Chi-Square test to assess the relationship between consumption behavior variables and depression levels. The statistical analysis was further explained by noting that the Chi-Square test was used because the variables were categorical, and the results were presented as p-values to determine statistical significance. The statistical software used was SPSS version 25, enabling systematic and standardized analysis.

RESULTS

The data is specifically presented in the form of a table showing the distribution of respondents regarding the relationship between consumptive behavior influencing online loans (pinjol) and the level of depression among students of STIKES Hang Tuah Surabaya. The data was analyzed using a cross-sectional test with a p-value < 0.05.

Respondent Characteristics Based on Consumptive Behavior

Table 1. Characteristics of Respondents Based on Consumptive Behavior of STIKES Hang Tuah Surabaya Students, January 2025 (n=156)

Consumptive Behavior	Frequency (f)	Percentage (%)
Low	0	0,0
Medium	16	10,3
High	140	89,7
Total	156	100

Table 1 shows that out of 156 respondents, based on consumptive behavior, there were no students in the low consumptive behavior category, 16 students (10.3%) in the medium consumptive behavior category, and 140 students (89.7%) in the high consumptive behavior category.

Respondent Characteristics Based on Depression

Table 2. Characteristics of Respondents Based on the Level of Depression of STIKES Hang Tuah Surabaya Students, January 2025 (n=156)

Level of Depresi	Frequency(f)	Percentage (%)
Normal	14	9,0
Mild	21	13,5
Moderate	35	22,4
	86	55,1
Total	156	100

Table 2 shows that out of 156 respondents, based on the level of depression, there were 14 students (9.0%) in the normal depression category, 21 students (13.5%) in the mild depression category, 35 students (22.4%) in the moderate depression category, and 86 students (55.1%) in the severe depression category.

The Relationship Between Consumptive Behavior and the Level of Depression among Students of STIKES Hang Tuah Surabaya

Table 3. The Relationship Between Consumptive Behavior and the Level of Depression Among Students of STIKES Hang Tuah Surabaya (n=156)

Consumptive Behavior	Level of Depression								Total	
	Normal		Mild		Moderate		Severe			
	f	%	f	%	f	%	f	%	n	%
Low	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
Medium	3	18,8	1	6,3	3	18,8	9	56,3	16	100
High	11	7,9	20	14,3	32	22,9	77	55,0	140	100
Total	14	9,0	21	13,5	35	22,4	86	55,1		100

The Chi-Square Statistical Test Value is 0.000 ($\alpha \leq 0.05$).

Table 3 shows that the relationship between consumptive behavior and the level of depression among students of STIKES Hang Tuah Surabaya indicates that, out of 156 respondents, there were no students with low consumptive behavior, 3 students (18.8%) with medium consumptive behavior and normal depression, 1 student (6.3%) with medium consumptive behavior and mild depression, 3 students (18.8%) with medium consumptive behavior and moderate depression, and 9 students (56.3%) with medium consumptive behavior and severe depression. Additionally, 11 students (7.9%) with high consumptive behavior had normal depression, 10 students (14.3%) with high consumptive behavior had mild depression, 32 students (22.9%) with high consumptive behavior had moderate depression, and 77 students (55.0%) with high consumptive behavior had severe depression.

DISCUSSION

1 Level of Consumptive Behavior Among Students at STIKES Hang Tuah Surabaya
The results of the study on the level of consumptive behavior among students at STIKES Hang Tuah Surabaya show that, out of 156 respondents, 16 students (10.3%) exhibited medium consumptive behavior, and 140 students (89.7%) exhibited high consumptive behavior. The majority of these students were female.

Female students tend to be at greater risk of engaging in consumptive behavior due to higher social pressures related to physical appearance and social recognition. Social norms often demand that women pay attention to and maintain their appearance, which in turn encourages them to buy items that are seen as enhancing their self-image, such as fashion products, cosmetics, or certain accessories. Additionally, women are more susceptible to external influences, such as advertisements, promotions, and peer recommendations, which can trigger impulsive buying behavior (Cohen, 2020). The evaluation of students' consumptive behavior cannot be separated from various factors that influence each other, including internal factors such as self-management and social status, as well as external factors such as social pressures and income availability.

2 Level of Depression Among Students at STIKES Hang Tuah Surabaya
The results of the study indicate that the majority of students with severe depression (83 students, 96.5%) have expressed interest in or have used online loans. These findings align with Hartati's (2022) study, which confirms that the use of online loan services among students

has the potential to cause serious psychological problems if not balanced by sound financial management skills.

Students' involvement with online loans can be understood as a form of adaptation to the financial constraints they face. Students without a steady income often seek alternative financing to meet daily and academic needs. However, this choice can actually worsen their psychological condition, as it fosters a sense of dependence on external funding sources. This dependence leads to increased anxiety, feelings of helplessness, and reduced motivation to study.

In addition to financial factors, social aspects also play a significant role. Students who use online loans tend to experience social isolation because they feel ashamed or reluctant to discuss their financial situation with peers. This isolation can worsen depression, reduce the social support that should serve as a protective factor, and ultimately have a negative impact on academic performance.

Thus, the findings of this study confirm that the use of online loans is not only related to economic factors but also has significant psychological and social consequences. This highlights the need for interventions such as financial education, improved financial literacy, and adequate social support so that students can manage their living expenses without having to rely on risky online loans.

3 The Relationship Between Consumptive Behavior Influencing Online Loans (Pinjol) and the Level of Depression Among Students of STIKES Hang Tuah Surabaya
The results of the study on the relationship between consumptive behavior influencing online loans (pinjol) and the level of depression among students of STIKES Hang Tuah Surabaya, with 156 respondents, showed that the chi-square test result yielded a p-value of 0.001. With an alpha of 0.05, the p-value < 0.05, and the calculated X^2 value of 13.729 is greater than the table X^2 value of 5.99146. Therefore, there is a significant relationship between consumptive behavior influencing online loans (pinjol) and the level of depression among students of STIKES Hang Tuah Surabaya.

The results of this study indicate that the majority of respondents fall into the high consumptive behavior category and the severe depression category, with 94 students (92.2%). This is in line with Yahya's study (2021), which found that students with high levels of consumptive behavior tend to experience more severe levels of depression, especially when they rely on online loans as their primary source of funding for non-essential needs. Uncontrolled consumptive behavior can lead to the accumulation of debt that becomes difficult to manage, especially when students depend on online loans with high interest rates and strict repayment deadlines (Hikmah & Nurwidawati, 2023). The finding suggest that students with high consumptive behavior who use online loans as their main source of funding are at high risk of experiencing severe depression.

Uncontrolled consumptive behavior drives students to continue borrowing in order to meet non-essential desires without considering their financial capacity. The accumulation of debt, combined with high interest rates and pressure from lenders, creates significant psychological burdens, which ultimately contribute to increased stress, anxiety, and depression. Additionally, the inability to manage finances wisely leads to financial instability, resulting in stress, feelings of guilt, and fear of failing to repay debts. This situation further worsens their psychological well-being and can lead to more severe depression. Therefore, irresponsible use of online loans driven by consumptive urges become major factor contributing to the high levels of depression among students.

Depression related to online loans (pinjol) refers to a mental condition marked by sadness, hopelessness, anxiety, and an inability to enjoy or engage in daily activities, caused by financial problems or stress related to online banking. In this context, depression caused by

financial pressure and the uncertainty related to online loan repayments can affect the psychological well-being of individuals.

CONCLUSION

The research findings indicate that consumptive behavior related to online loans (pinjol) among students of STIKES Hang Tuah Surabaya tends to be high, while the level of depression is predominantly severe. Statistical analysis shows a significant association between consumptive behavior and depression levels, suggesting that financial habits and borrowing practices may contribute to students' psychological well-being. These results highlight the importance of addressing both financial literacy and mental health support in the student population to reduce vulnerability to risky borrowing and its potential psychological consequences.

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