

## **ABSTRACT**

*Online Loans are part of the economic transformation that has caused complex problems in Bekasi City. Despite having a high Regency/City Minimum Wage (UMK), Bekasi City also records the largest number of loan users, most of whom are from the millennial generation. This inequality is the main focus of this study. Based on previous research, people tend to prefer using bold loans to meet their lifestyle. This study aims to analyze the influence of income level, lifestyle, convenience, and religiosity on the high use of bold loans among the millennial generation in Bekasi City.*

*This research uses a quantitative approach with multiple linear regression methods which are analyzed using IBM SPSS Statistics version 27. The data sources used in this research are primary data in the form of questionnaire results and secondary data such as books and previous research. The sample was determined using a purposive sampling method with a total sample of 384 millennials in Bekasi City who have used or are currently using online loans.*

*The research results show that the variables of lifestyle and convenience have a significant effect on the high use of online loans among the millennial generation in Bekasi City. However, the income level, religiosity variable does not have a significant effect on the high use of online loans. Simultaneously, all of these variables have a significant influence on the high use of online loans among the millennial generation in Bekasi City.*

*Keywords: income level, lifestyle, convenience, religiosity, online loans*