

## ABSTRAK

### ” PENGARUH FEAR OF MISSING OUT (FOMO) DAN LITERASI KEUANGAN, TERHADAP PERILAKU KONSUMTIF PRODUK FASHION PADA GEN Z DI BANDAR LAMPUNG.”

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Penelitian ini bertujuan untuk menganalisis pengaruh *Fear of Missing Out* (FOMO) dan literasi keuangan terhadap perilaku konsumtif produk fashion pada Generasi Z di Bandar Lampung. Fenomena perilaku konsumtif di kalangan anak muda semakin meningkat seiring dengan kemajuan teknologi digital dan media sosial yang mendorong kecenderungan FOMO. Literasi keuangan yang rendah juga berperan dalam pola konsumsi yang tidak terkontrol. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei kepada 100 responden yang merupakan Generasi Z di Bandar Lampung. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan regresi linear berganda untuk melihat hubungan antara variabel bebas (FOMO dan literasi keuangan) terhadap variabel terikat (perilaku konsumtif). Hasil penelitian menunjukkan bahwa FOMO memiliki pengaruh positif dan signifikan terhadap perilaku konsumtif, yang berarti semakin tinggi tingkat FOMO seseorang, semakin besar kemungkinan mereka melakukan pembelian impulsif. Sebaliknya, literasi keuangan berpengaruh negatif dan signifikan terhadap perilaku konsumtif, yang menunjukkan bahwa individu dengan tingkat literasi keuangan yang baik cenderung lebih bijaksana dalam mengelola keuangan mereka dan menghindari konsumsi berlebihan. Penelitian ini memberikan kontribusi bagi akademisi, pelaku bisnis, dan pemerintah dalam memahami perilaku konsumtif Generasi Z serta pentingnya literasi keuangan dalam mengendalikan pengeluaran. Hasil penelitian ini diharapkan dapat menjadi dasar bagi upaya edukasi dan kebijakan yang mendorong pengelolaan keuangan yang lebih baik di kalangan anak muda.

**Kata kunci:** *Fear of Missing Out* (FOMO), Literasi Keuangan, Perilaku Konsumtif, Generasi Z, Produk Fashion.

## ABSTRACT

### THE INFLUENCE OF FEAR OF MISSING OUT (FOMO) AND FINANCIAL LITERACY ON THE CONSUMPTIVE BEHAVIOR OF FASHION PRODUCT PURCHASES AMONG GENERATION Z IN BANDAR LAMPUNG

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This study analyzed the influence of Fear of Missing Out (FOMO) and financial literacy on the consumptive behaviour related to fashion product purchases among Generation Z in Bandar Lampung. The phenomenon of consumptive behaviour among young people has been increasing with advancements in digital technology and social media, which contributed to a growing tendency toward FOMO. Low levels of financial literacy also played a role in uncontrolled consumption patterns. This research employed a quantitative approach using a survey method conducted on 100 respondents who were members of Generation Z in Bandar Lampung. Data were collected through questionnaires and analyzed using multiple linear regression to examine the relationship between FOMO and financial literacy on consumptive behaviour. The results showed that FOMO had a positive and significant influence on consumptive behaviour, indicating that the higher an individual's level of FOMO, the more likely they were to engage in impulsive buying. Conversely, financial literacy had a negative and significant effect on consumptive behaviour, demonstrating that individuals with good financial literacy were more prudent in managing their finances and tended to avoid excessive consumption. This study provided valuable insights for academics, business practitioners, and policymakers in understanding the consumptive behaviour of Generation Z and emphasized the importance of financial literacy in controlling spending. The findings were expected to serve as a foundation for educational initiatives and policy development aimed at promoting better financial management among young people.

**Keywords:** Fear of Missing Out (FOMO), Financial Literacy, Consumptive Behaviour, Generation Z, Fashion Products

