

ABSTRAK

PENGARUH *FEAR OF MISSING OUT* DAN *LOVE OF MONEY* TERHADAP PERILAKU KEUANGAN MAHASISWA

(Studi Kasus Mahasiswa Program Studi Akuntansi Universitas Sanata Dharma Angkatan 2021, 2022, 2023, dan 2024)

Marcellina Elvita Yulianingtyas

NIM : 212114072

Universitas Sanata Dharma Yogyakarta

2025

Penelitian ini bertujuan untuk mengetahui ada tidaknya pengaruh *fear of missing out* dan *love of money* terhadap perilaku keuangan mahasiswa Akuntansi Universitas Sanata Dharma angkatan 2021, 2022, 2023, dan 2024. Mahasiswa yang memiliki pemahaman pengelolaan keuangan yang baik dapat lebih bijak dalam mengelola keuangan pribadi untuk membangun kemandirian finansial. Namun, di era digital, mereka justru menghadapi tantangan yang semakin kompleks dalam mengelola keuangan.

Penelitian ini menggunakan metode kuantitatif. Data penelitian merupakan data primer yang diperoleh menggunakan kuesioner *online*. Populasi dalam penelitian ini yaitu mahasiswa program studi Akuntansi Universitas Sanata Dharma angkatan 2021, 2022, 2023, dan 2024. Teknik pengambilan sampel menggunakan teknik *disproportionate stratified random sampling*. Teknik analisis data yang digunakan adalah analisis regresi linier berganda.

Hasil penelitian ini menunjukkan bahwa *fear of missing out* berpengaruh terhadap perilaku keuangan mahasiswa program studi Akuntansi Universitas Sanata Dharma. *Love of money* berpengaruh terhadap perilaku keuangan mahasiswa program studi Akuntansi Universitas Sanata Dharma.

Kata kunci: *fear of missing out*, *love of money*, perilaku keuangan

ABSTRACT

***THE INFLUENCE OF FEAR OF MISSING OUT AND LOVE OF MONEY
ON THE FINANCIAL BEHAVIOR OF STUDENTS***

*(A Case Study of Sanata Dharma University Accounting Students Class of 2021,
2022, 2023, and 2024)*

Marcellina Elvita Yulianingtyas

NIM : 212114072

Sanata Dharma University Yogyakarta

2025

This study aims to determine whether there is an influence of fear of missing out and love of money on the financial behavior of accounting students at Sanata Dharma University class of 2021, 2022, 2023, and 2024. Students who have a good understanding of financial management can be wiser in managing personal finances to build financial independence. However, in the digital era, they face increasingly complex challenges in managing finances.

This study used a quantitative method. The research data were primary data obtained through an online questionnaire. The population in this study consisted of students from the Accounting Study Program at Sanata Dharma University, class of 2021, 2022, 2023, and 2024. The sampling technique was disproportionate stratified random sampling. The data analysis technique was multiple linear regression analysis.

The results of the study showed that fear of missing out influenced the financial behavior of Accounting students at Sanata Dharma University. Love of money influenced the financial behavior of Accounting students at Sanata Dharma University.

Key word: fear of missing out, love of money, financial behavior