ABSTRAK

PENGARUH LITERASI KEUANGAN, FOMO, DAN KEBIASAAN BELANJA DARING TERHADAP KEPUTUSAN PENGGUNAAN *BUY NOW PAY LATER*

(Studi Empiris pada Generasi Z di Daerah Istimewa Yogyakarta)

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2026

Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan, *Fear of Missing Out* (FOMO), dan kebiasaan belanja daring secara simultan dan parsial terhadap keputusan penggunaan *Buy Now Pay Later* (BNPL) pada Generasi Z di Daerah Istimewa Yogyakarta, kemampuan model penelitian dalam menjelaskan variasi keputusan penggunaan BNPL beserta kesesuaiannya dengan *Theory of Interpersonal Behavior* (TIB). Data diperoleh dari sampel dengan melalui teknik *purposive sampling* dari 102 responden. Data yang telah diperoleh dianalisis secara kuantitatif berdasarkan tahapan pengujian statistik berbantuan perangkat lunak SPSS, yakni: uji instrumen (validitas dan reliabilitas), uji asumsi klasik, dan pengujian hipotesis menggunakan analisis regresi linear berganda. Hasil dari penelitian ini menunjukkan bahwa : (1) secara simultan, literasi keuangan, FOMO, dan kebiasaan belanja daring berpengaruh signifikan terhadap keputusan penggunaan *Buy Now Pay Later* (2) secara parsial, ketiga variabel independen berpengaruh positif dan signifikan terhadap keputusan penggunaan *Buy Now Pay Later*.

Kata Kunci: Literasi Keuangan, *Fear of Missing Out* (FOMO), Kebiasaan Belanja Daring, *Buy Now Pay Later* (BNPL), Generasi Z.

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY, FOMO, AND ONLINE SHOPPING HABITS ON THE DECISION TO USE BUY NOW PAY LATER

(An Empirical Study on Generation Z in the Special Region of Yogyakarta)

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This study aims to determine the simultaneous and partial effects of financial literacy, Fear of Missing Out (FOMO), and online shopping habits on the decision to use Buy Now Pay Later (BNPL) among Generation Z in the Special Region of Yogyakarta, as well as the ability of the research model to explain the variance in BNPL usage decisions and its conformity with the Theory of Interpersonal Behavior (TIB). Data were collected from a sample of 102 respondents using a purposive sampling technique. The obtained data were analyzed quantitatively through statistical testing stages assisted by SPSS software, namely: instrument testing (validity and reliability), classical assumption testing, and hypothesis testing using multiple linear regression analysis. The results of this study indicate that: (1) simultaneously, financial literacy, FOMO, and online shopping habits have a significant effect on the decision to use Buy Now Pay Later; (2) partially, the three independent variables have a positive and significant effect on the decision to use Buy Now Pay Later.

Keywords: Financial Literacy, Fear of Missing Out (FOMO), Online Shopping Habits, Buy Now Pay Later (BNPL), Generation Z.