

ABSTRAK

PENGARUH FoMO, LITERASI KEUANGAN, DAN *MONEY MANAGEMENT* TERHADAP KEPUTUSAN BERINVESTASI GEN Z DI DAERAH ISTIMEWA YOGYAKARTA

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Penelitian ini bertujuan untuk mengetahui (1). Pengaruh FoMO, Literasi keuangan, dan *Money Management* secara simultan terhadap Keputusan Berinvestasi, (2). Pengaruh FoMO secara parsial terhadap Keputusan Berinvestasi, (3). Pengaruh Literasi Keuangan secara parsial terhadap Keputusan Berinvestasi (4). Pengaruh *Money Management* secara parsial terhadap Keputusan Berinvestasi. Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan survei melalui kuisisioner (Google form) dengan jumlah responden sebanyak 363 responden. Data dianalisis menggunakan perangkat lunak SPSS. Teknik analisis yang digunakan yaitu asumsi klasik dan regresi linear berganda. Hasil penelitian yang didapatkan menunjukkan bahwa : (1) FoMO, Literasi keuangan, dan *Money Management* secara simultan berpengaruh terhadap Keputusan Berinvestasi, (2) FoMO secara parsial berpengaruh terhadap Keputusan Berinvestasi, (3) Literasi Keuangan secara parsial berpengaruh terhadap Keputusan Berinvestasi (4) *Money Management* secara parsial berpengaruh terhadap Keputusan Berinvestasi.

Kata kunci : FoMO, Literasi Keuangan, *Money management*, Investasi, Generasi Z

ABSTRACT

***THE INFLUENCE FoMO, FINANCIAL LITERACY, AND MONEY
MANAGEMENT ON GEN Z INVESTMEN DECISIONS IN THE SPECIAL
REGION OF YOGYAKARTA***

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This study aims to analyze: (1). the simultaneous effect of FoMO, Financial Literacy, and Money Management simultaneously influence Investment Decisions, (2). The partial effect of FoMO to Investment Decisions, (3). The partial effect of Financial Literacy Investment Decisions, and (4). The partial effect of Money Management Investment Decisions. The research method used was quantitative with a survey approach through questionnaires (Google Forms) involving 363 respondents. The data were analyzed using SPSS software. The analysis techniques used were classical assumption tests and multiple linear regression analysis. The results of this study indicate that: (1) FoMO, Financial Literacy, and Money Management simultaneously influence Investment Decisions, (2) FoMO partially influences Investment Decisions, (3) Financial Literacy partially influences Investment Decisions, and (4) Money Management partially influences Investment Decisions.

Keywords: *FoMO, Financial Literacy, Money Management, Investment, Generation Z.*