ABSTRACT

Asri Sulastri (2026). The Influence of Financial Literacy and Fear of Missing Out (FOMO) on Students' Consumption Behavior (A Survey of Students in the Faculty of Teacher Training and Education at Siliwangi University, Class of 2023). Thesis. Department of Economics Education, Faculty of Teacher Training and Education, Siliwangi University. Supervised by Astri Srigustini, M.Pd. and Rendra Gumilar, M.Pd.

This research was conducted to determine the influence of financial literacy and fear of missing out (FoMO) on student consumption behavior. This research uses a quantitative survey method approach of a population of 317 students in the 2023 cohort of the Faculty of Teacher Training and Education (FKIP) at Siliwangi University, selected using simple random sampling. Data collection employed a questionnaire with a Likert scale, and data analysis utilized multiple linear regression. The results of the study indicate that: 1) Financial literacy has a negative and significant effect on students' consumptive behavior with a significance level of <0.001 <0.05. 2) Fear of Missing Out (FoMO) has a positive and significant effect on students' consumer behavior, with a significance level of <0.001 and p < 0.05. 3) Financial literacy and Fear of Missing Out have asimultaneous effect on students' consumer behavior, with a significance level of <0.001 and p < 0.05. Based on the results of this study, it is hoped that students can control their use of social media to avoid excessive consumption behavior.

Keywords: Financial Literacy, Fear of Missing Out, Consumption Behavior