

ABSTRAK

Perkembangan teknologi digital dan financial technology (fintech) memberikan kemudahan bagi mahasiswa dalam mengakses layanan keuangan dan melakukan investasi melalui platform digital. Kemudahan tersebut dapat memengaruhi keputusan investasi melalui faktor psikologis dan kemampuan memahami informasi keuangan. Fear of Missing Out (FOMO) dapat mendorong mahasiswa mengikuti tren investasi, sedangkan literasi keuangan diperlukan agar keputusan investasi dilakukan secara tepat. Penelitian ini bertujuan menganalisis pengaruh Fear of Missing Out (FOMO) dan literasi keuangan terhadap keputusan investasi mahasiswa Akuntansi pada aplikasi fintech DANA dengan studi kasus Universitas Dharma Andalas. Penelitian menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Populasi penelitian berjumlah 275 mahasiswa aktif Program Studi Akuntansi Universitas Dharma Andalas, dengan sampel 96 responden yang ditentukan melalui non-probability sampling dengan metode purposive sampling. Data penelitian merupakan data primer yang diperoleh melalui penyebaran kuesioner. Analisis data menggunakan regresi linier berganda dengan bantuan IBM SPSS, meliputi statistik deskriptif, uji validitas, reliabilitas, asumsi klasik, koefisien determinasi, uji t, dan uji F.

Hasil penelitian menunjukkan bahwa FOMO berpengaruh positif dan signifikan terhadap keputusan investasi. Literasi keuangan juga berpengaruh positif dan signifikan terhadap keputusan investasi. Secara simultan, FOMO dan literasi keuangan berpengaruh signifikan terhadap keputusan investasi. Nilai R Square sebesar 20,7% menunjukkan bahwa kedua variabel mampu menjelaskan variasi keputusan investasi sebesar 20,7%, sedangkan 79,3% dipengaruhi faktor lain di luar penelitian. Hasil penelitian mengimplikasikan pentingnya peningkatan literasi keuangan dan pengendalian pengaruh psikologis agar mahasiswa mampu mengambil keputusan investasi secara lebih rasional dan bertanggung jawab.

Kata kunci: *Fear of Missing Out* (FOMO), Literasi Keuangan, Keputusan Investasi, Fintech DANA.

ABSTRACT

The development of digital technology and financial technology (fintech) has provided students with greater convenience in accessing financial services and making investments through digital platforms. Such convenience may influence investment decisions through psychological factors and the ability to understand financial information. Fear of Missing Out (FOMO) may encourage students to follow investment trends, while financial literacy is essential to ensure that investment decisions are made appropriately. This study aims to analyze the effect of Fear of Missing Out (FOMO) and financial literacy on the investment decisions of Accounting students using the DANA fintech application, with a case study at Universitas Dharma Andalas. This research employed a quantitative approach with an associative research design. The population consisted of 275 active students of the Accounting Study Program at Universitas Dharma Andalas, with a sample of 96 respondents selected using non-probability sampling through purposive sampling. The research data were primary data collected through questionnaires. Data analysis was conducted using multiple linear regression with the assistance of IBM SPSS, including descriptive statistics, validity test, reliability test, classical assumption tests, coefficient of determination, t-test, and F-test. The results indicate that FOMO has a positive and significant effect on investment decisions.

Financial literacy also has a positive and significant effect on investment decisions. Simultaneously, FOMO and financial literacy have a significant effect on investment decisions. The R Square value of 20.7% indicates that the two independent variables explain 20.7% of the variation in investment decisions, while the remaining 79.3% is explained by other factors outside the scope of this study. These findings imply the importance of improving financial literacy and controlling psychological influences so that students can make more rational and responsible investment decisions.

Keywords: Fear of Missing Out (FOMO), Financial Literacy, Investment Decisions, DANA Fintech.