ABSTRAK

Manajemen keuangan merupakan kompetensi krusial bagi mahasiswa generasi Z untuk menavigasi dinamika ekonomi sekaligus tekanan sosial di era digital. Elemen-elemen psikologis dan kognitif berperan menentukan cara mahasiswa menata dan mengendalikan sumber daya finansial mereka. Penelitian ini dirancang untuk menelaah pengaruh *fear of missing out* (FOMO), *financial knowledge*, *financial anxiety*, dan *financial self-efficacy* terhadap pengelolaan keuangan mahasiswa generasi Z di Kabupaten Jember. Pendekatan penelitian bersifat kuantitatif dengan populasi mahasiswa generasi Z berusia 18–28 tahun. Pengambilan sampel dilakukan secara *non-probability sampling* melalui metode *purposive sampling*, melibatkan 398 responden. Data dikumpulkan menggunakan instrumen kuesioner, kemudian dianalisis dengan regresi linier berganda, disertai uji koefisien determinasi (R^2) dan uji t secara parsial untuk menilai pengaruh individual variabel. Analisis menunjukkan bahwa FOMO dan *financial anxiety* berpengaruh negatif secara signifikan terhadap pengelolaan keuangan, sedangkan *financial knowledge* dan *financial self-efficacy* berpengaruh positif yang signifikan. Temuan ini menegaskan bahwa perilaku pengelolaan keuangan mahasiswa merupakan hasil interaksi kompleks antara faktor psikologis dan kognitif, yang secara simultan membentuk pola pengambilan keputusan finansial mereka.

Kata Kunci : *Fear of Missing Out*, *Financial Knowledge*, *Financial Anxiety*, *Financial Self-Efficacy*, Pengelolaan Keuangan

ABSTRACT

Financial management is a crucial competency for Generation Z students to navigate the economic dynamics and social pressures of the digital era. Psychological and cognitive elements play a role in determining how students organize and control their financial resources. This study was designed to examine the influence of fear of missing out (FOMO), financial knowledge, financial anxiety, and financial self-efficacy on the financial management of generation Z students in Jember Regency. The research approach was quantitative, with a population of generation Z students aged 18–28 years. Sampling was conducted using a non-probability sampling method through a purposive sampling method, involving 398 respondents. Data were collected using a questionnaire instrument, then analyzed using multiple linear regression, accompanied by a coefficient of determination (R^2) test and a partial t-test to assess the influence of individual variables. The analysis showed that FOMO and financial anxiety had a significant negative effect on financial management, while financial knowledge and financial self-efficacy had a significant positive effect. These findings confirm that students' financial management behavior is the result of a complex interaction between psychological and cognitive factors, which simultaneously shape their financial decision-making patterns.

Keywords : *Fear of Missing Out, Financial Knowledge, Financial Anxiety, Financial Self-Efficacy, Financial Management*