

## ABSTRAK

Perkembangan teknologi digital dan media sosial telah memengaruhi perilaku keuangan generasi muda, termasuk mahasiswa akuntansi. Fenomena *Fear of Missing Out* (FOMO) dan keberadaan *financial influencer* menjadi faktor penting yang berpotensi memengaruhi keputusan investasi, baik secara langsung maupun melalui perilaku keuangan. Penelitian ini bertujuan untuk menganalisis pengaruh *financial influencer* dan FOMO terhadap keputusan investasi mahasiswa akuntansi di Kabupaten Jember dengan perilaku keuangan sebagai variabel mediasi. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Data dikumpulkan melalui penyebaran kuesioner kepada mahasiswa akuntansi di beberapa perguruan tinggi di Kabupaten Jember. Teknik pengambilan sampel dilakukan menggunakan metode *proportional sampling*. Analisis data dilakukan dengan menggunakan *Structural Equation Modeling-Partial Least Square* (SEM-PLS). Hasil penelitian menunjukkan bahwa *financial influencer* dan FOMO berpengaruh signifikan terhadap perilaku keuangan mahasiswa. Selain itu, *financial influencer* dan FOMO juga berpengaruh signifikan terhadap keputusan investasi. Perilaku keuangan terbukti berpengaruh signifikan terhadap keputusan investasi serta mampu memediasi pengaruh *financial influencer* dan FOMO terhadap keputusan investasi mahasiswa. Temuan ini menunjukkan bahwa meskipun mahasiswa akuntansi memiliki dasar pengetahuan keuangan, faktor psikologis dan pengaruh sosial tetap memainkan peran penting dalam pengambilan keputusan investasi. Penelitian ini diharapkan dapat memberikan kontribusi dalam pengembangan literatur keuangan perilaku serta menjadi dasar bagi penyusunan program literasi keuangan yang lebih adaptif bagi generasi muda.

Kata kunci: *Financial Influencer*; *Fear of Missing Out* (FOMO); Perilaku Keuangan; Keputusan Investasi; Mahasiswa Akuntansi

## ABSTRACT

The rapid development of digital technology and social media has significantly influenced the financial behavior of young generations, including accounting students. Psychological factors such as Fear of Missing Out (FOMO) and the role of financial influencers have become increasingly important in shaping investment decisions, either directly or indirectly through financial behavior. This study aims to examine the effects of financial influencers and FOMO on investment decisions of accounting students in Jember Regency, with financial behavior as a mediating variable. A quantitative research design was employed using a survey method. Data were collected through structured questionnaires distributed to accounting students from several universities in Jember Regency. The sampling technique was conducted using proportional sampling. Data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The results indicate that financial influencers and FOMO significantly affect students' financial behavior. In addition, both financial influencers and FOMO have a significant effect on investment decisions. Financial behavior was found to significantly influence investment decisions and to mediate the relationship between financial influencers, FOMO, and investment decisions. These findings suggest that despite possessing academic knowledge in finance, accounting students remain susceptible to psychological and social influences when making investment decisions. This study contributes to the behavioral finance literature and provides practical implications for the development of financial literacy programs for young investors.

*Keywords:* Financial Influencer; Fear of Missing Out (FOMO); Financial Behavior; Investment Decision; Accounting Students

