

ABSTRAK

Skripsi ini berjudul “Pengaruh *Fear of Missing Out (FoMO)*, Pendapatan Orang Tua, Dan Lingkungan Teman Sebaya terhadap Perilaku Konsumtif dengan Gaya Hidup Sebagai Variabel Intervening” ditulis oleh Wika Inarotul Walida Yu’fa, NIM.126402201027, dengan pembimbing Dr. Binti Nur Asiyah, M.Si.

Perilaku konsumtif di kalangan generasi muda, khususnya mahasiswa seringkali didorong oleh keinginan untuk mengikuti tren, FoMO, dan tekanan sosial dari teman. Misalnya menonton konser, dan membeli barang yang sedang tren. Selain itu, pendapatan orang tua turut mempengaruhi perilaku konsumtif mahasiswa, sehingga cenderung lebih boros. Penelitian ini bertujuan untuk: 1) menguji pengaruh FoMO terhadap perilaku konsumtif 2) menguji pengaruh pendapatan orang tua terhadap perilaku konsumtif 3) menguji pengaruh lingkungan teman sebaya terhadap perilaku konsumtif 4) menguji pengaruh FoMO terhadap gaya hidup 5) menguji pengaruh pendapatan orang tua terhadap gaya hidup 6) menguji pengaruh lingkungan teman sebaya terhadap gaya hidup 7) menguji pengaruh gaya hidup terhadap perilaku konsumtif 8) menguji pengaruh FoMO terhadap perilaku konsumtif melalui gaya hidup sebagai variable intervening 9) menguji pengaruh pendapatan orang tua terhadap perilaku konsumtif melalui gaya hidup sebagai variable intervening 10) menguji pengaruh lingkungan teman sebaya terhadap perilaku konsumtif melalui gaya hidup sebagai variable intervening.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Pengumpulan data melalui data primer. Adapun populasi dalam penelitian ini adalah mahasiswa Subulussalam Tulungagung dan diambil 70 sampel. Penelitian ini diuji menggunakan *software SmartPLS 4.0*.

Hasil penelitian menunjukkan bahwa: 1) FoMO berpengaruh langsung positif signifikan terhadap perilaku konsumtif 2) pendapatan orang tua berpengaruh langsung positif signifikan terhadap perilaku konsumtif 3) lingkungan teman sebaya berpengaruh langsung positif signifikan terhadap perilaku konsumtif 4) FoMO berpengaruh langsung positif signifikan terhadap gaya hidup 5) pendapatan orang tua berpengaruh langsung positif signifikan terhadap gaya hidup 6) lingkungan teman sebaya berpengaruh langsung positif signifikan terhadap gaya hidup 7) gaya hidup berpengaruh langsung positif signifikan terhadap perilaku konsumtif 8) FoMO berpengaruh tidak langsung terhadap perilaku konsumtif melalui gaya hidup 9) pendapatan orang tua berpengaruh tidak langsung terhadap perilaku konsumtif melalui gaya hidup 10) lingkungan teman sebaya berpengaruh tidak langsung terhadap perilaku konsumtif melalui gaya hidup. Implementasi praktisnya, penting untuk meningkatkan literasi keuangan bagi mahasiswa agar dapat mengelola pengeluaran mereka dengan bijak. Gaya hidup yang dipengaruhi faktor eksternal harus diimbangi dengan kesadaran akan dampak jangka panjang agar tidak berakhir pada pemborosan.

Kata Kunci: *Perilaku Konsumtif, FoMO, Pendapatan Orang Tua, Lingkungan Teman Sebaya, Gaya Hidup.*

ABSTRAK

This thesis entitled “The Effect of FoMO, Parents’ Income, and Peers’ Environment on Consumptive Behavior with Lifestyle as Intervening Variable” was written by Wika Inarotul Walida Yu’fa, NIM.126402201027, with the advisor Dr. Binti Nur Asiyah, M.Si.

Consumptive behavior among the younger generation, especially students, is often driven by the desire to follow trends, FoMO, and social pressure from friends. For example, watching concerts, and buying trending items. In addition, parents' income also affects students' consumptive behavior, so they tend to be more wasteful. This study has the following objectives: 1) examine the effect of FOMO on consumptive behavior 2) examine the effect of parents' income on consumptive behavior 3) examine the effect of peer environment on consumptive behavior 4) examine the effect of FOMO on lifestyle 5) examine the effect of parents' income on lifestyle 6) examine the effect of peer environment on lifestyle 7) examine the effect of lifestyle on consumptive behavior 8) examine the effect of FOMO on consumptive behavior through lifestyle as an intervening 9) testing the effect of parental income on consumptive behavior through lifestyle as an intervening variable 10) testing the effect of peer environment on consumptive behavior through lifestyle as an intervening variable.

This research uses a quantitative approach with an associative research type. Data collection through primary data. The population in this study were Subulussalam Tulunggung students and 70 samples were taken. This research was tested using SmartPLS 4.0 software.

The results showed that: 1) FoMO has a significant positive direct effect on consumptive behavior 2) parental income has a significant positive direct effect on consumptive behavior 3) peer environment has a significant positive direct effect on consumptive behavior 4) FoMO has a significant positive direct effect on lifestyle 5) parental

income has a significant positive direct effect on lifestyle 6) peer environment has a significant positive direct effect on lifestyle 7) lifestyle has a significant positive direct effect on consumptive behavior 8) FoMO has an indirect effect on consumptive behavior through lifestyle 9) parents' income has an indirect effect on consumptive behavior through lifestyle 10) peer environment has an indirect effect on consumptive behavior through lifestyle.

In practical implementation, it is important to improve financial literacy for university students in order to manage their expenses wisely. Lifestyles that are influenced by external factors must be balanced with awareness of the long-term impact so as not to end up wasting money.

Keywords: Consumptive Behavior, FoMO, Parental Income, Peer Environment, Lifestyle.