

## DAFTAR PUSTAKA

- Abd Ellatif Elsayed, H. (2025). *Fear of missing out* and its impact: exploring relationships with social media use, psychological well-being, and academic performance among university students. *Frontiers in Psychology*, 16, 1582572. <https://doi.org/10.3389/fpsyg.2025.1582572>
- Ajzen, Icek. 2020. "The Theory of Planned Behavior: Frequently Asked Questions." (April): 1–11. doi:10.1002/hbe2.195.
- Amanda, S. Y., Alimbel, F., & Surur, M. (2024). Pengaruh social media, shopping lifestyle, dan customer experience terhadap Perilaku impulse buying Gen Z melalui e-commerce. *Jurnal Rumpun Manajemen dan Ekonomi*, 1(2), 171-180. <https://doi.org/10.61722/jrme.v1i2.1262>
- Anggraheni, D. R. (2025). Peran Literasi Keuangan Digital dalam Memitigasi Perilaku *Doom spending*: A Narrative Literature Review. *Transgenera: Jurnal Ilmu Sosial, Politik, Dan Humaniora*, 2(1), 87-105. <https://doi.org/10.35457/transgenera.v2i1.4150>
- Ayub, Muhamad, and Sofia Farzanah Sulaeman. "Dampak Sosial Media Terhadap Interaksi Sosial Pada Remaja : Kajian Sistematis." 7(1): 21–32.
- Casale, S., & Flett, G. L. (2020). Interpersonally-based fears during the COVID-19 pandemic: Reflections on the *Fear of missing out* and the fear of not mattering constructs. *Clinical neuropsychiatry*, 17(2), 88. <https://doi.org/10.36131/CN20200211>
- Dwitri, A., & Pradikto, S. (2025). Pentingnya Literasi Keuangan Bagi Pengelolaan Keuangan Pribadi. *Jurnal Kajian Dan Penelitian Umum*, 3(1), 99-106. <https://doi.org/10.47861/jkpu-nalanda.v3i1.1505>.
- Elhai, J. D., Yang, H., Rozgonjuk, D., & Montag, C. (2020). Using machine learning to model problematic smartphone use severity: The significant role of *Fear of Missing Out*. *Addictive behaviors*, 103, 106261. <https://doi.org/10.1016/j.addbeh.2019.106261>
- Elhai, Jon D, Haibo Yang, Dmitri Rozgonjuk, and Christian Montag. 2020. "Using Machine Learning to Model Problematic Smartphone Use Severity: The Significant Role of *Fear of Missing Out*." *Addictive behaviors* 103: 106261. <https://doi.org/10.1016/j.addbeh.2019.106261>
- <https://ojk.go.id/id/data-dan-statistik/laporan-tahunan/Pages/Laporan-Tahunan-OJK-2022.aspx>

- Kahneman, D., & Tversky, A. (1979). Prospect theory: An analysis of decision under risk. *Econometrica*, 47(2), 263–291. <https://doi.org/10.2307/1914185>.
- Kaur, P., Dhir, A., Alkhalifa, A. K., & Tandon, A. (2021). Social media platforms and sleep problems: a systematic literature review, synthesis and framework for future research. *Internet Research*, 31(4), 1121–1152. <https://doi.org/10.1108/INTR-04-2020-0187>
- Kaur, Puneet, Amandeep Dhir, Amal Khalifa Alkhalifa, and Anushree Tandon. 2021. “Social Media Platforms and Sleep Problems: A Systematic Literature Review, Synthesis and Framework for Future Research.” *Internet Research* 31(4): 1121–52.
- Krishna, Oleh Ayu, S Sos, and Maya Sari. 2007. “Analisis Tingkat Literasi Keuangan Di Kalangan Mahasiswa Dan Faktor-Faktor Yang Mempengaruhinya ( Survey Pada Mahasiswa Universitas Pendidikan Indonesia ).” : 1–6. <https://doi.org/10.1108/INTR-04-2020-0187>
- Kristen, Universitas, Duta Wacana, Lisy Maria Liwanto, and Astuti Yuli Setyani. 2025. “Pengaruh Literasi Keuangan Dan Gaya Hidup Terhadap Pengelolaan Keuangan Pribadi Mahasiswa Fakultas Bisnis.” 6(1): 413–22. <https://doi.org/10.38035/jafm.v6i1.1721>.
- Liu, Y. (2023). The Review of Loss Aversion. *Advances in Education, Humanities and Social Science Research*. <https://doi.org/10.56028/aehtsr.7.1.428.2023>
- Lusardi, A., & Mitchell, O. S. (2023). The importance of financial literacy: Opening a new field. *Journal of Economic Perspectives*, 37(4), 137–154. <https://doi.org/10.1257/jep.37.4.137>.
- Sahabuddin, R., Azhari, A., Asriani, S., Qaisyarah, A., Ikhsan, A., & Saputri, L. (2025) Analisis statistik pengaruh flash sale, impulsivity, dan fear of missing out (FOMO ) terhadap perilaku *doom spending* pada mahasiswa. *Jurnal Rumpun Manajemen dan Ekonomi*, 2(3), 307–319. <https://doi.org/10.61722/jrme.v2i3.4511>
- Martono, S., & Febriyanti, R. (2023). Pengaruh inklusi keuangan, literasi keuangan dan pengelolaan keuangan terhadap kinerja umkm di kota salatiga. *Jurnal Ekonomi Pendidikan Dan Kewirausahaan*, 11(2), 153–168. <https://doi.org/10.26740/jepk.v11n2.p153-168>
- Namira, E., SALSABILA, I. M., Rahmadanti, P. P., & Fitriyono, R. A. (2022). Implementasi nilai-nilai Pancasila sebagai pedoman generasi milenial dalam bersikap di media sosial. *Jurnal Ekonomi, Sosial &*

- Humaniora*, 4(04), 61-71.  
<https://www.jurnalintelektiva.com/index.php/jurnal/article/view/907>
- Nasution, A. K. P. (2020). Integrasi media sosial dalam pembelajaran generasi z. *Jurnal Teknologi Informasi Dan Pendidikan*, 13(1), 80-86.
- Novida, Irma, and Atika Tri Yudiman. 2025. “Doom spending Behaviour Among the Digital Generation : The Role of Literasi keuanganand Social Media Interaction.” 0(06): 3821–26. doi:10.47191/jefms/v8.  
<https://doi.org/10.47191/jefms/v8-i6-44>.
- Nugroho, D., Wiyandika, R., Tindangen, M., & Syamsuddin, S. (2024). Persepsi Peserta Didik Terhadap Implementasi Media Sosial Instagram Sebagai Sarana Evaluasi Belajar Matematika pada Kelas IX SMP Negeri 1 Samarinda. *Jurnal Inovasi Refleksi Profesi Guru*, 1(1), 1-7.  
<https://doi.org/10.30872/jirpg.v1i1.3319>.
- O'Connell, C. (2020). How *FOMO* (*Fear of Missing Out*), the smartphone, and social media may be affecting university students in the Middle East. *North American Journal of Psychology*, 22(1).  
<https://www.researchgate.net/publication/339721452>.
- OJK. 2017. “Strategi Nasional Literasi Keuangan Indonesia ( Revisit 2017).”
- Pamungkas, I., & Na'imah, T. (2022). Dimensi-dimensi Gaya Hidup Konsumtif pada Remaja. *PSIMPHONI*, 1(2), 1-7.  
<https://doi.org/10.30595/psimphoni.v1i2.8128>.
- Panjaitan, L. K. S., & Pelupessy, D. C. (2021). Bermedia Sosial Mempermudah Penyesuaian Diri Dalam Kehidupan Berkuliah?. *Jurnal Penelitian Pendidikan*, <https://doi.org/10.51849/j-p3k.v2i2.88>.
- Przybylski, A. K., Murayama, K., DeHaan, C. R., & Gladwell, V. (2013). Motivational, emotional, and behavioral correlates of *Fear of Missing Out*. *Computers in human behavior*, 29(4), 1841-1848.  
<https://doi.org/10.1016/j.chb.2013.02.014>.
- Puspitasari, C. A., Kamaludin, M., Pratama, M. R., & Azahra, S. A. (2025). Pengaruh Fenomena *Fear of missing out* (*FOMO* ) Terhadap Tingkat Kecemasan Dan Kepuasan Hidup Mahasiswa Gen Z Di Media Sosial. *Jurnal Intelek Insan Cendikia*, 2(1), 1298-1310.  
<https://jicnusanantara.com/index.php/jiic/article/view/2327>.
- Rafiah, A. D., Rohayati, N., & Pertiwi, A. (2025). Generation Z and *Doom spending*: A Predictor Analysis Hedonic Shopping Motivation and *FOMO* Towards Impulsive Buying in The Digital Era. *Psikoislamedia: Jurnal Psikologi*, 10(2), 258-267.

<https://doi.org/10.22373/psikoislamedia.v10i2.32032>

- Riastyanto, N., Muljono, P., & Amanah, S. (2021). Faktor-Faktor yang Mempengaruhi Fenomena *Fear of missing out* pada Nelayan di Wilayah Suradadi, Kabupaten Tegal. *Buletin Ilmiah Marina Sosial Ekonomi Kelautan dan Perikanan*, 7(1), 83-95.  
<https://doi.org/10.15578/marina.v7i1.9842>.
- Sari, M. M., Nengsih, T. A., & Sayhrizal, A. (2023). Pengaruh Literasi Keuangan Dan Gaya Hidup Terhadap Perilaku Konsumtif Mahasiswa Manajemen Keuangan Syariah Angkatan 2018-2019. *Journal of Creative Student Research*, 1(2), 137-151.  
<https://doi.org/10.55606/jcsrpolitama.v1i2.1165>
- Sedarmayanti, Rusilowati, U., & Sunarsi, D. 2. (2021). Knowledge Management. Cipta Media Nusantara.
- Sholeh, B. (2019). Pengaruh literasi keuangan terhadap Perilaku keuangan mahasiswa program studi pendidikan ekonomi universitas Pamulang. *Pekobis: Jurnal Pendidikan, Ekonomi, Dan Bisnis*, 4(2), 57.  
<https://doi.org/10.32493/pekobis.v4i2.P57-67.4306>
- Sianturi, J., Sinaga, N., Banjarnahor, F., & Joharis, M. (2025). Penelitian Literasi *Finansial*: Mengevaluasi Pemahaman Tentang Konsep Dasar Keuangan dan Penerapannya. *Journal of Law, Education and Business*, 3(1), 436-445. <https://jleb.rifainstitute.com>.
- Simatupang, S., Butarbutar, M., Susanti, D., & Putri, D. E. (2025). Gen Z *Doom spending* Lifestyle That Influences Impulsive Consumer Shopping Behavior. *SULTANIST: Jurnal Manajemen dan Keuangan*, 13(1), 1-11.  
<https://doi.org/10.37403/sultanist.v13i1.695>.
- Sinaga, Y. F. L. U., Simamora, B. A., & Butarbutar, I. P. (2024). Pengaruh Literasi Keuangan Dan Gaya Hidup Terhadap Pengelolaan Keuangan Mahasiswa Prodi Pendidikan Ekonomi Universitas Hkbp Nommensen Pematangsiantar. *Journal Sains Student Research*, 2(3), 284-291.  
<https://ejurnal.kampusakademik.co.id/index.php/jssr>
- Siregar, D. K., & Anggraeni, D. R. (2022). Pengaruh literasi keuangan dan Perilaku keuangan terhadap keputusan investasi mahasiswa. *Bussman Journal: Indonesian Journal of Business and Management*, 2(1), 96-112.  
<https://doi.org/10.53363/buss.v2i1.39>.
- Tandon, Anushree, Amandeep Dhir, Nazrul Islam, and Shalini Talwar. 2021. "Psychological and Behavioral Outcomes of Social Media-Induced *Fear of missing out* at the Workplace." 136(July): 186–97. doi:10.1016/j.jbusres.2021.07.036.

- Tersa, Nyo, Dofora Kusuma, Eva Wany, and Budi Prayitno. 2025. “Pengaruh Perilaku *Doom spending* Dan Kecerdasan Emosional Terhadap Kemampuan Berinvestasi Dengan Kecerdasan Intelektual Sebagai Variabel Moderating Di Kalangan Mahasiswa Generasi Z Di Jawa Timur.” 21(1): 63–71.  
<https://journal.uwks.ac.id/index.php/equilibrium/article/view/4314>
- Bhamiyah, S. (2024, September). Money Gen Z and millennials are increasingly ‘*Doom spending*.’ Here’s what it is and how to stop it.
- Cooper, D., & Schindler, P. (2013). Business Research Methods: 12th Edition. MCGRAW-HILL
- Hair Jr, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). Partial least squares structural equation modeling (PLS-SEM) using R: A workbook. Springer Nature.  
<https://doi.org/10.1007/978-3-030-80519-7>
- Hair, J. F., Ringle, C. M., Thiele, K. O., & Gudergan, S. P. (2016). Estimation issues with PLS and CBSEM: Where the bias lies! Journal of Business Research, 69(10), 3998–4010. <https://doi.org/10.1016/j.jbusres.2016.06.007>
- Hair, J., & Alamer, A. (2022). Partial Least Squares Structural Equation Modeling (PLS-SEM) in second language and education research: Guidelines using an applied example. Research Methods in Applied Linguistics, 1(3), 100027. Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. Journal of Marketing Theory and Practice, 19(2), 139–152. <https://doi.org/10.1016/j.rmal.2022.100027>
- Hossan, D., Dato’Mansor, Z., & Jaharuddin, N. S. (2023). Research population and sampling in quantitative study. International Journal of Business and Technopreneurship (IJBT), 13(3), 209–222.  
<https://www.cnbc.com/>
- Sekaran, U., & Bougie, R. (2016). Research methods for business: A skill building approach. John Wiley & Sons.  
<https://books.google.co.id/books?id=AZ0cAAAAQBAJ>
- Singh, S., Kaur, R., & Dana, L. P. (2024). Partial least squares structural equation modeling: An application to women entrepreneurship research. In Women Entrepreneurs (pp. 109–123). CRC Press.  
 US HIGHER <https://books.google.co.id/books?id=AZ0cAAAAQBAJ>
- Baron, R. M., & Kenny, D. A. (1986). The moderator–mediator variable distinction in social psychological research: Conceptual, strategic, and statistical

- considerations. *Journal of Personality and Social Psychology*, 51(6), 1173. <https://doi.org/10.1037/0022-3514.51.6.1173>
- Chin, W., Cheah, J.-H., Liu, Y., Ting, H., Lim, X.-J., & Cham, T. H. (2020). Demystifying the role of causal-predictive modeling using partial least squares structural equation modeling in information systems research. *Industrial Management & Data Systems*, 120(12), 2161–2209. <https://doi.org/10.1108/IMDS-10-2019-0529>
- Khosla, A., Kumar, A., Gupta, A., & Gautam, R. K. (2025). *Finfluencers , FOMO , and Finance : Digital Revolution in Indian Investing*. 2(1), 108–123.
- Kumari, S., & Singh, N. (2025). *International Journal of Research Publication and Reviews Retail Investors and the Fear of missing out ( FOMO )*. 6(6), 1474–1478.
- Ristati, Zulham, & Akhyar, C. (2024). The Effect of Financial Technology and Literasi keuangan on the Sustainability of MSMEs in Lhokseumawe City with Financial Inclusion as a Mediating Variable. *Journal of Ecohumanism*. <https://api.semanticscholar.org/CorpusID:274350971>  
<https://doi.org/10.62754/joe.v3i8.4940>