ABSTRAK

Peran FOMO (*Fear of Missing Out*) Dalam Memediasi *Digital Financial Literacy* Terhadap Keputusan Judi *Online* Di Provinsi Jawa Timur

Ade Rahmawati
aderahmawt1624@gmail.com

Program Studi Manajemen
Fakultas Ekonomi & Bisnis Universitas Kadiri

Dosen Pembimbing : 1. Dr. Nindi Vaulia Puspita, SE, MM, CFP.
2. Priyo Priyantoro, SE, MM.

Penelitian ini bertujuan untuk menganalisis peran *Fear of Missing Out* (FOMO) dalam memediasi hubungan antara *Digital Financial Literacy* (DFL) dan keputusan judi *online* pada masyarakat usia produktif di Provinsi Jawa Timur. Penelitian menggunakan pendekatan kuantitatif eksplanatori dengan teknik *purposive sampling* terhadap 110 responden. Analisis data dilakukan menggunakan *Partial Least Squares Structural Equation Modeling* (PLS-SEM). Hasil penelitian menunjukkan bahwa *Digital Financial Literacy* tidak berpengaruh secara langsung terhadap keputusan judi *online*. Namun, *Digital Financial Literacy* berpengaruh terhadap *Fear of Missing Out* (FOMO), yang selanjutnya memengaruhi keputusan judi *online*. Selain itu, *Fear of Missing Out* (FOMO) berperan sebagai mediator penuh dalam hubungan antara *Digital Financial Literacy* dan keputusan judi *online*. Temuan ini menunjukkan bahwa keputusan individu untuk terlibat dalam judi *online* lebih dipengaruhi oleh faktor psikologis dibandingkan kemampuan literasi keuangan digital semata. Penelitian ini mendukung *Dual Process Theory* dengan menunjukkan bahwa proses pengambilan keputusan dalam lingkungan digital tidak hanya dipengaruhi oleh pertimbangan rasional, tetapi juga oleh respons emosional yang dapat memengaruhi perilaku keuangan.

Keywords: *Digital Financial Literacy; Fear of Missing Out (FOMO); Keputusan Judi Online; Dual Process Theory.*

ABSTRACT

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Ade Rahmawati
aderahmawt1624@gmail.com

Major in Management
Faculty of Economic & Business Kadiri University

Advisor : 1. Dr. Nindi Vaulia Puspita, SE, MM, CFP.
2. Priyo Priyantoro, SE, MM.

This study aims to examine the mediating role of *Fear of Missing Out* (FOMO) in the relationship between *Digital Financial Literacy* (DFL) and *online* gambling decisions among productive-age communities in East Java Province, Indonesia. A quantitative explanatory approach was employed using purposive sampling, involving 110 respondents. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that *Digital Financial Literacy* does not directly influence *online* gambling decisions. However, *Digital Financial Literacy* influences *Fear of Missing Out* (FOMO), which subsequently affects *online* gambling decisions. Furthermore, *Fear of Missing Out* (FOMO) serves as a full mediator in the relationship between *Digital Financial Literacy* and *online* gambling decisions. These findings indicate that individuals' decisions to engage in *online* gambling are influenced more by psychological factors than by digital financial literacy alone. This study supports the *Dual Process Theory* by highlighting that decision-making in digital environments is shaped not only by rational considerations but also by emotional responses that may influence financial behavior.

Keywords: *Digital Financial Literacy; Fear of Missing Out (FOMO); Online Gambling Decisions; Dual Process Theory.*