

ABSTRACT

This study aims to analyze the influence of financial literacy and risk tolerance on investment decisions, by considering the mediation role of Fear of Missing Out (FOMO) in Generation Z investors in West Java Province. Generation Z, which is an age group that is increasingly active in the world of investment, is often influenced by psychological and social factors in their investment decision-making.

The research method used is a quantitative approach with data collection through questionnaires distributed to 130 respondents who are Gen-Z investors. Data analysis was carried out using statistical techniques to test the hypothesis proposed. The results of the study are expected to provide insight into the importance of financial literacy and understanding of risk tolerance in investment decision-making, as well as how FOMO can affect the investment behavior of the younger generation.

From this research, it is hoped that useful findings can be produced both in the development of theories and practices of more effective and wise investment decision management, especially for Generation Z. This research is also expected to contribute to stakeholders in designing financial education programs that are more relevant and attractive for the younger generation.

Keywords:

Financial Literacy, Risk Tolerance, Investment Decisions, Generation Z, FOMO.