

ABSTRACT

Investment awareness in Indonesia especially in Bandung City is considerably low, one of the determining factors that speculated to have a significant effect on this is the low financial literacy index in Bandung City, which affects the financial behavior of an individuals, in which influence their knowledge and awareness of investation and how they deal with investments itself. The purpose of this study is to investigate did financial literacy index and financial behavior had a significant effect on investment awareness.

Through this research, how the financial literacy index and financial behavior in terms of how the respondents responds to their own personal interest and environment factors has any significant effect towards their investment awareness will be inspected. The data collection method used in this research is through the distribution of questionnaires to the people of productive age in Bandung City using simple random sampling method which resulted in 400 respondents. This study is referring to multiple regression analysis and multicollinearity test to prove that financial literacy and financial behavior which reviewed from personal interest and environmental factor has a significant effect towards investment awareness using the people of productive age in Bandung City as the to-be-tested sample.

The results of this study shown that there is a significant simultaneous and partial influences from financial literacy, personal interest, and environmental factors towards investment awareness of productive age in Bandung City.

Keywords: *Financial Literacy, Financial Behavior, Personal Interest, Environmental Factors, Investment Awareness, and Productive Age*