

## ABSTRACT

*Indonesia is one of a country that has one of the most tremendous human resources quantity. That advantages could lead whether a good or bad effect depending on the quality of the society, one of the things that could be in determining that quality is the rate of investment awareness. In fact that there's still many people who do not understand the difference between investment and savings in which being the evidence of how low the rate of financial literacy. Besides that, things that related to financial product are really influenced by emotion on each individual which make the difference on how they did their investment activity. Environment as an external factor could influence the decision making for financial activity on each individual. The rate of financial literacy, Personal interest, and environmental factor together could affect on how the rate of investment awareness in certain society.*

*This research purpose is to see the influence of financial literacy, Personal Interest, and Environmental factor against investment awareness at productive age in one of the biggest city in Indonesia, namely Surabaya. The phenomenon on this research is being done with causal research method. Data gathering technique is being done with distributing questionnaire to 400 respondent with primary data collecting method. The targeted respondents are productive age in Surabaya city. This research is using quantitative method with multiple linier regression analysis to examine the factors that could affect the rate of investment awareness at productive age.*

*The results showed that there was a partial and simultaneous influence between the independent variables, namely financial literacy, personal interest, and environmental factors based on the results of the F hypothesis test and T test.*

*Keywords : Financial Literacy, Personal Interest, Environmental Factor, Investment awareness, Productive age.*