

ABSTRACT

The importance of investment should be realized by the productive age generation. By investing, the productive age generation is one step ahead in preparing for their financial stability in the future. Providing access to finance must of course be accompanied by efforts to provide financial education to the public. With sufficient understanding of the community, the public will be more aware of financial products that suit their profile and needs, and can avoid the risk of loss due to falling into illegal investments and risks due to the use of technology. A better understanding of the relationship between demographic factors and individual investors' investment decisions helps individuals to improve the quality of their investment decisions and their standard of living. It will also support financial institutions and policy makers in designing new financial products. The purpose of this study was to determine the impact of demographics and risk tolerance on investment decisions at productive age in Bandung Raya. The research method used is a quantitative method. The population in this study is the productive age population in Greater Bandung. The sampling technique used in this study is a non-probability sampling technique, with a total of 400 respondents. The data analysis technique in this study is multiple linear regression data analysis. Test the hypothesis both partially and simultaneously. The results showed that of the six demographic factors, namely age, gender, marital status, education, occupation, and income, only two factors had a significant effect, namely age and income. In addition, all elements of risk tolerance also have a significant effect on the investment decision variable.

Keywords: *demographics, investment decisions, multiple linear regression, risk tolerance*