

## ABSTRACT

*Merdeka Learning Merdeka Campus is implemented in various ways, including by Telkom University as a higher education institution that organizes independent learning for students who want to learn to build their own business as entrepreneurs under the name WRAP Entrepreneurship program. As an entrepreneur, of course, you must have good financial literacy skills, because this is useful in managing your business finances, besides that entrepreneurs are also required to have a good level of financial inclusion, good financial behavior and good investment decisions, because the business activities carried out are very important. depending on capital, then as an entrepreneur is required to be able to make decisions related to the investment made.*

*Therefore, this study will examine whether there is an effect of financial literacy, financial inclusion and financial behavior on the investment decisions of students who are members of the WRAP Entrepreneurship Telkom University, using SPSS software by distributing questionnaires to 52 respondents. The results showed that Telkom University Entrepreneurship WRAP students had good levels of financial literacy, financial inclusion, financial behavior, and investment decisions. Partially, Financial Literacy and Financial Inclusion have no significant effect on investment decisions, but financial behavior has a significant effect on investment decisions and if tested simultaneously these three things affect investment decisions. Even though financial literacy, financial inclusion, financial behavior, and investment decisions are classified as well, this still needs to be improved so that the results are very good, by providing knowledge about business finance and business investment, even if possible given a business finance simulation so that the business carried out can run smoothly and investment decisions can be made correctly while participating in the independent learning program independent campus.*

**Keywords :** *investment decision, financial literacy, financial inclusion, financial behaviour*