

ABSTRACT

Making informed judgments about investments requires careful consideration of a number of factors, most notably the expected rate of return and potential future risk. The study set out to examine how risk tolerance, overconfidence, and financial experience affected people's decisions to invest in cryptocurrencies. 400 respondents make up the study's sample, and the data was gathered by distributing a questionnaire to cryptocurrency users in Bandung City's productive age group (15–64 years old) using a purposive sampling strategy. Multiple linear regression analysis is used in this kind of creative study. The study's findings indicated that risk tolerance, overconfidence, and financial experience all partially and simultaneously influenced cryptocurrencies investing decisions. Therefore, the productive millennial community needs to develop financial experience, overconfidence, and risk tolerance so that they can choose the right cryptocurrency investments.

Keywords: *Financial Experience, Overconfidence, Risk Tolerance, Investment Decisions*