ABSTRACT

In the current digital era, Indonesian people's awareness of the importance of investment is increasing, especially among productive age groups who are starting to actively seek investment alternatives for their future. Investors need to improve three important aspects in determining investment decisions, namely financial literacy, financial knowledge, and financial behavior. By paying attention to these three aspects, investors can avoid various forms of investment fraud and make more appropriate and profitable investment decisions.

The city of Bandung, as one of the big cities in Indonesia, has great potential in developing stock investment because it has a significant number of productive age residents, especially from students, students, and workers. This study aims to analyze the influence of Financial Literacy on investment decision making at productive ages in the city of Bandung.

This study uses a quantitative method with a causal approach. The survey technique uses a questionnaire distributed to productive ages in the city of Bandung, especially those who have invested. The data collected was analyzed using a quantitative approach through the analysis of the Classical Assumption Test, Hypothesis Testing and Simple Linear Regression analysis.

Based on the results of data analysis, it shows that the Financial Literacy variable has a positive and significant influence on Investment Decisions in productive age individuals in Bandung City.

Keywords: Productive Age, Financial Literacy, Investment Decision Making, Financial Knowledge, and Financial Behaviour.