

ABSTRACT

Careful financial planning is necessary to meet the current and future needs of every individual. Investment is one of the most effective methods. Financial knowledge, positive attitudes and good behavior are required to make wise investment decisions and avoid mistakes due to lack of understanding. In the face of financial market complexity, a deep understanding of financial behaviors and attitudes can support wise investment decision-making.

This research focuses on how an individual's financial behaviors, attitudes and literacy can influence their investment decisions. Individuals aged between 20 to 50 years old who have knowledge of investment instruments will be the focus object of this study. Data was collected through an online questionnaire and analyzed using a quantitative approach. The findings indicate that financial attitudes and behaviors have a major impact on personal investment choices. Financial literacy acts as a bridge that strengthens the relationship between financial attitudes and financial behaviors in investment decision-making. The results of this study highlight the importance of thorough financial education regarding the basic management of personal finances, as well as the urgency of investing early and understanding the influence of impulse buying behavior. Therefore, it is important for financial institutions and the government to work together to provide easy and accessible information to all regions.

Moreover, this study can be extended by future researchers by segmenting the sample such as generation Z or active workers, and adding behavioral bias variables for more complete results..

Keywords: *Financial Behavior, Financial Attitudes, Financial Literacy, Investment Decisions, Financial Markets.*