

## **ABSTRACT**

*Indonesian Financial Literacy Index still low, therefore, the government through the Financial Services Authority (OJK) is focusing on increasing financial literacy and inclusion especially the productive age population. Bandung is a city that is dominated by productive age population groups, the lifestyle of Bandung people who prefer to spend money rather than save and invest is increasing. The choice of the type of investment to be invested is influenced by an investor's tolerance for risk which is commonly referred to as risk tolerance. And psychological factors can also influence investors in making investment decisions, one of which is overconfidence. This study aims to determine the effect of financial literacy, risk tolerance, and overconfidence on investment decision making at productive age in the city of Bandung.*

*This research was conducted with a quantitative method, the data used is by distributing questionnaires to the productive age community in the Bandung City with a total of 400 respondents. Data analysis uses descriptive analysis techniques, classic assumption tests, and multiple regression analysis to answer the hypotheses proposed.*

*The results showed that partially Financial Literacy (X1), Risk Tolerance (X2), and Overconfidence (X3) variables had a significant effect on investment decision making (Y) at productive age in Bandung, and Financial Literacy (X1), Risk Tolerance (X1 X2), and Overconfidence (X3) have a significant simultaneous effect on investment decision making at productive age in Bandung City.*

*Keywords: Financial Literacy, Risk Tolerance, Overconfidence, Investment Decision, Bandung City.*