

ABSTRACT

Investment decisions are one of the concepts in finance, wherein an investment decision a person can issue the assets needed to allocate investment products in accordance with his wishes. The allocated assets are expected to be able to produce in the future. In making investment decisions, of course, agree on finance. Financial behavior taken provides an overview of each individual in making decisions about individual decisions on investment. Financial problems are forming Financial Literacy. Related, in this study, support to see how Financial Literacy on Investment Decisions.

The object of this research is millennial generation in five provincial capitals in Indonesia. The data collection needed in this study was carried out by distributing questionnaires to 400 millennials in five provincial capitals in Indonesia, including DKI Jakarta, Surabaya, Bandung, Semarang, and Serang. Validity test used in doing calculations is the Pearson Product Moment correlation technique and in conducting reliability testing using Cronbach's Alpha to 30 people to test its validity and reliability. Furthermore, to examine the effect of Financial Literacy on Investment Decisions in this study using simple linear regression analysis, t-test, and the coefficient of determination. The findings in this study are that there is a positive and significant influence on the variable Financial Literacy on Investment Decisions.

Keywords: investment decisions, financial literacy, millennial generation.