

ABSTRACT

A high proportion of financial literacy and financial inclusion will benefit a city's or country's economy. This is due to the fact that the people in the region will have a better grasp of the economy and how to exploit it to its full potential. One method is to invest. East Kalimantan is ranked 13th out of 34 Indonesian provinces in terms of financial literacy and financial inclusion. Balikpapan, a city in East Kalimantan, had a rise in investors from 8,553 in 2017 to 12,369 in 2018. This demonstrates that the public is interested in investing in Balikpapan City.

This study is aimed for the people of Balikpapan City with the goal of learning about the impact of financial literacy and financial inclusion on investment decisions in Balikpapan City, either partially or concurrently. The findings of this study are predicted to be beneficial to the advancement of the City of Balikpapan and the surrounding community.

This sort of study is known as quantitative research. The data gathering approach is through the use of a questionnaire medium. This research has 400 participants who met the requirements of residing in Balikpapan City and being over the age of 50.

After processing the data, it was found that there was an influence on financial literacy and financial inclusion either simultaneously or partially on investment decisions. It is known that simultaneously, the two independent variables have an effect of 55.3% on the dependent variable.

This research is expected to be used as a reference to improve financial literacy and financial inclusion and its role in investment decisions in Balikpapan City. It is important for the community and the government of Balikpapan City to understand the influence on financial literacy and financial inclusion in making investment decisions.

Keywords: Financial Inclusion, Financial Literacy, Investment Decisions.