ABSTRACT

The growing investment opportunities present significant potential. However, individuals of productive age are highly susceptible to behavioral biases when making complex investment decisions. A deep understanding of financial behavior is essential for sustainable investment strategies. Enhancing financial literacy is crucial to enabling active participation of productive-age individuals in the financial markets. Through the collaboration of financial knowledge and neurofinance research, smarter investment strategies can be developed.

This research aims to determine how neurotransmitters influence investment decisions among productive-age individuals on the island of Java, focusing on the development of neurofinance using neurotransmitter hormones such as adrenaline, noradrenaline, dopamine, serotonin, GABA, acetylcholine, glutamate, and endorphins.

Based on the results of data analysis shows that tcount 38.873> ttable 1.966 with a sig value of 0.000 <0.05 the following means that the neurotransmitter variable has a positive and significant influence of 89.3% on investment decisions in productive age individuals on the island of Java. While the remaining 1.7% is influenced by variables that are not studied such as financial attitudes, financial literacy, psychological factors, and economic conditions.

Keywords: *Productive-aged individuals, Neurotransmitters, Investment Decision, Investor, Behavioral Finance, Neurofinance.*