

## **ABSTRACT**

*Good financial management can make it free from financial problems so that it leads to prosperity in the future. This study aims to analyze the influence of age, culture, gender, and education on financial literacy and stock investment decisions. In addition, analyzing the effect of financial literacy on investment decisions.*

*This study used primary data obtained from questionnaires shared via google form to employees of BRI Head Office, BRI Semarang Regional Office, BRI KC Batang and received 100 respondents. The analytical technique used is Partial Least Square (PLS).*

*The results of the hypothesis test showed that age, culture, gender, and education had a significant effect on financial literacy but did not have a significant effect on stock investment decisions. Meanwhile, financial literacy variables have a significant effect on investment decisions. The R-Square value for the financial literacy variable of 21.5% means that the financial literacy variable can be explained by the age, culture, gender, and education variables of 21.5%. While the remaining 78.5% was influenced by other variables outside the study. The R-Square value for the investment decision variable was obtained at 26.4% meaning that the investment decision variable can be explained by the age, culture, gender, and education variables of 26.4%. While the remaining 73.6% was influenced by other variables outside the study.*

**Keywords:** *age, culture, gender, education, financial literacy, and investment decisions*