

## **ABSTRACT**

Exploring the impact of financial literacy and academic background on students' investment decisions, this study analyzes how financial knowledge and field of study influence investment behavior. Using a quantitative approach, it finds that financially literate students, especially those from business-related fields, tend to make better investment decisions. The results highlight the importance of integrating financial education into university programs to enhance students' financial confidence and decision-making skills.

**Keywords:** Financial Literacy, Investment Decision, University Students, Risk Tolerance, Financial Education, Behavioral Finance