

ABSTRACT

This study aimed to examine the effect of individuals perceived financial knowledge, financial attitudes, social demography of the financial behavior in making investment decisions. The samples in this analysis were students of Master Management at Diponegoro University with a population of 135 respondents and returned with the numbers of 102 respondents. In this analysis, multiple regression analysis methods and a different T-test were used by using IBM SPSS 20 to analyze the data. The analysis shows that financial knowledge, financial attitudes and the demographics of social, influence the individual decisions on making investment.

The analysis indicate that financial knowledge significantly influence the investment decision with the value of 0.003; financial attitudes significantly influence the investment decision with value of 0.001; social demographics significantly influence investment decisions with value of 0.019; there is no difference in making investment decisions based on the status of the job with a significance value of 0.411 is greater than 5%.

Keywords: investment decision making, financial knowledge, financial attitudes, social demography.