



ANALYZING THE INFLUENCE OF FINANCIAL LITERACY ON INVESTMENT DECISION MAKING OF FINANCIAL MANAGEMENT STUDENTS IN DFLCMCFI

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ABSTRACT

Financial literacy refers to the knowledge and understanding of various financial concepts, tools, and practices that individuals need to make informed and effective decisions about their personal finances. Financial literacy equips students with essential life skills, enabling them to make well-informed financial decisions and effectively manage their money throughout their lives.

This study analyze the influence of financial literacy on investment decision making of financial management students in DFLCMCFI. It focuses in investment decision making of the financial management students. The participants of the study were twenty-four (24) financial management students using Census methods of computing the sample size. Purposive sampling was used in the study based on the following criteria; Must be a financial management student of DFLCMCFI. The researcher conducted survey which was specially accustomed for the used of gathering significant data regarding respondents' profile, specifically the Age, Sex, and Source of Funds, perception of the respondents in the influence of financial literacy on investment decision making of financial management students in terms of Level of Financial Literacy, Financial Behavior, Risk Tolerance and Financial Goals. The study yielded the following findings, it shows that majority of the respondents belonged to 20-21 age range, were female and used their allowance as source of funds. Majority of the respondents agreed on analyzing the perception of the financial management students on the influence of financial literacy in investment decision making in terms of Level of Financial Literacy, Financial Behavior, Risk Tolerance and Financial Goals. Thus, with the financial

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management plan crafted, it can be applied to analyze the influence of financial literacy on investment decision making of financial management students.

Keywords: *Financial Literacy, Investment Decision Making, Level of Financial Literacy, Financial Behavior, Risk Tolerance, Financial Goals*



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