

*Bachelor Thesis
Management Program Study
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***THE INFLUENCE OF PERSONALITY TRAITS AND BIASED FINANCIAL
BEHAVIOR ON DEPOSITS INVESTMENT DECISION AT BATAM CITY***

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Abstract

This study aims to examine the effect of personality traits and financial behavior bias on the deposits investment decisions at Batam City. The independent variables in this study are overconfidence, neuroticism, extraversion, conscientiousness, openness to experience, agreeableness, and risk aversion. While the dependent variable is an investment decision on bank deposits.

This study uses purposive sampling methods and distributes 300 questionnaires aimed at deposit investors in Batam City. The findings of this study indicate that of the seven variables, only the variables of overconfidence and conscientiousness have a significantly positive effect on investment decisions. While the other five variables do not significantly influence investment decisions.

The limitation in this study lies in sampling only to investors in Batam City and also the independent variables only affect investment decisions by 36.4% and 63.6% other influenced by other variables not examined in this study.

Keywords: *investment decisions, personality traits, overconfidence, risk aversion*