

ABSTRACT

Financial technology platforms like Bibit have rapidly developed in Indonesia, offering easy access to investments for the public, especially millennials generation and generation Z. Bibit provides various Sharia compliant investment products that make it easier for users to invest in accordance with Islamic principles. However, despite the platform's ease of access, challenges remain regarding the limited Sharia investment literacy among the younger generation, which can affect their investment decision-making. Additionally, factors such as religiosity, risk profile, and gender roles are believed to influence investment decisions on this platform.

This study aims to analyze the influence of Sharia investment literacy, religiosity, and risk profile on investment decisions on the Bibit platform, with gender as a moderating variable.

The study uses a quantitative approach with data collection through a questionnaire distributed to 221 respondents who are Sharia investors on the Bibit platform. The collected data is analyzed using Structural Equation Modelling (SEM).

The findings of this study indicate that sharia investment literacy, religiosity, and risk profile have a significant influence on sharia investment decisions. Additionally, gender is proven to moderate the influence of risk profile on sharia investment decisions. However, gender does not moderate the influence of sharia investment literacy or religiosity on investment decisions.

The results of this study are expected to provide deeper insights into the factors influencing investment decisions among the younger generation. Additionally, these findings are expected to contribute to the development of more inclusive marketing strategies and investment policies, as well as enhance public understanding of Sharia investment literacy, especially among millennials generation and generation Z.

Keywords: *sharia investment literacy, religiosity, risk profile, investment decisions, gender*