

ABSTRACT

**THE EFFECT OF FINTECH INVESTMENT VALUE ON THE
INVESTMENT DECISIONS OF GENERATION Z IN THE SHARIA
CAPITAL MARKET WITH PERCEPTIONS OF EASE, LEVEL OF TRUST,
AND PERCEPTIONS OF RISK AS MEDIATING VARIABLES**

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This study analyzes the effect of Fintech Investment Value on Investment Decisions with Perceived Ease, Level of Trust, and Perceived Risk as mediating variables among Generation Z in the Islamic capital market. Using a survey method with 450 respondents, the data was analyzed using Structural Equation Modeling (SEM). The results show that Fintech Investment Value influences Perceived Ease, Level of Trust, and Perceived Risk. Furthermore, Perceived Ease, Level of Trust, and Perceived Risk influence Investment Decisions as mediating variables.

Keywords: *Fintech Investment Value, Perceived Ease, Level of Trust, Perceived Risk, Investment Decisions*