

## **ABSTRACT**

*This study aims to analyze the effect of financial literacy, financial ability, and religiosity of Generation Z on the interest in investing in CWLS. The research data used primary data distributed via google form to 230 respondents with age criteria including generation Z, Muslim, active student of Islamic Economics, Faculty of Economics and Business, Diponegoro University. The author uses a quantitative research design, the data analysis used is SEM PLS using Warp PLS software version 8.0.*

*The results showed that the variables of financial literacy, financial ability, and religiosity had a significant positive effect on interest in investing in Cash Waqf Linked Sukuk, either partially or simultaneously. Exogenous variables contribute 57.7% in influencing endogenous variables while the remaining 42.3% are influenced by other variables outside the model.*

*Keywords: Financial literacy, financial ability, religiosity, interest in investment, cash waqf linked sukuk.*