ABSTRACT

This study aims to analyze the influence of attitude, subjective norm, perceived behavioral control, and sharia financial literacy on investment intention in sharia mutual funds among Muslim Generation Z students at Universitas Diponegoro. This research is important to understand the factors that drive investment intention toward sharia-compliant financial instruments, given the existing gap between intention and actual investment realization among students.

Data were collected from 125 respondents through a questionnaire developed based on the indicators of each variable and measured using a five-point Likert scale. This quantitative research approach was analyzed using multiple linear regression to identify the influence of the independent variables on investment intention in sharia mutual funds as the dependent variable.

The analysis results show that attitude, subjective norm, perceived behavioral control, and sharia financial literacy each have a positive and significant effect on investment intention in sharia mutual funds, both partially and simultaneously, with an Adjusted R Square of 0.796. This confirms that personal beliefs, social support, behavioral control, and understanding of sharia financial principles play an important role in investment decision-making in sharia mutual funds.

Keywords: *Investment Intention, Theory of Planned Behavior, Perceived Behavioral Control, Sharia Financial Literacy, Sharia MutuaFunds.*

FEB UNDIP