Dear Dr. Nur Hidayah

Editor in Chief Al-Iqtishad: Journal of Islamic Economics

We wish to submit an original research article entitled “Islamic Financial Literacy And Its Influence On Investment Decisions Through Student Financial Behavior” for possible publication in the Al-Iqtishad: Journal of Islamic Economics. All authors have read and approved the manuscript and confirm that this work is original and has not been published elsewhere, nor is it currently under consideration for publication elsewhere.

In this paper, we show that Islamic financial literacy has a positive and significant effect on the investment decisions and financial behavior of FEM IPB University students. Then financial behavior has a positive and significant direct effect on investment decisions and is able to mediate the influence of Islamic financial literacy on investment decisions. We also found that demographic variable income has a positive and significant effect on investment decisions, while gender didn’t affect the investment decision. The result is appropriate with the theory, that the higher the financial literacy of someone the higher ability of them manage their financial resources and investment decision. In addition to knowledge and behavior, demographic factors also influence investment decisions, which is income in this research. The increase in respondents' income will be accompanied by an increase in investment decisions.

We believe that this manuscript is appropriate for publication by Al-Iqtishad: Journal of Islamic Economics because it is related to the focus and scope of the journal about Islamic management, behavioural economics and finance.

Thank you for your consideration of this manuscript.

Sincerely,

Fitriana Rahman