

ABSTRACT

Amid the growing adoption of digital investment applications, this study aims to analyze the influence of Fintech Use, Financial Literacy, Customer Satisfaction, and Brand Image on Behavioral Intention to use the Bibit investment platform. A quantitative approach was employed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) based on responses from 400 Bibit users. The findings reveal that Fintech Use and Financial Literacy significantly influence Behavioral Intention. Financial Literacy acts as a partial mediator in the relationship between Fintech Use and Behavioral Intention, while Customer Satisfaction serves as a complementary mediator. Furthermore, Brand Image positively moderates the relationship between Customer Satisfaction and Behavioral Intention, and strengthens the effect of Financial Literacy on Behavioral Intention. These results highlight the importance of integrating financial education, service quality, and brand perception in promoting sustainable digital investment intentions. The study contributes theoretically to fintech behavior models and provides strategic insights for application developers to enhance user retention and loyalty.

Keywords: *Fintech Use, Financial Literacy, Customer Satisfaction, Brand Image, Behavioral Intention*