

Majors: FIN

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Investor Willingness Toward a Fractional Investment Platform in Pakistan



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Executive Summary

The project aims towards reducing the lack of investment opportunities and also making it easier for SMEs and other business owners to raise funds for their projects. The study was done to figure out what factors influence the willingness of investors when it comes to programs that provide fractional investment options. The findings showed that perceived usefulness and Shariah compliance were two major factors that play a role when presented such a platform to invest their savings. The other factors which were perceived ease of use and trust did not come out as significant but they still showed positive relationship with our independent variable. A fractional investment platform is proposed which operates entirely digitally and is based on the profit-loss sharing structure. The app or website allows the investors to put their money to use fractionally with other investors towards real world businesses and assets and also it allows the business owners to collect funding for their ventures or scaling of their businesses.

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