The study highlights the significant influence of financial disclosure transparency on investment intentions, particularly in digital financial services such as PayMaya Funds. Transparent financial disclosures have been shown to reduce uncertainty and enhance investor trust, which in turn strengthens investment intentions. However, challenges such as the complexity and inconsistency of financial statements continue to impede this relationship, underscoring the need for standardized reporting frameworks. Addressing these issues could lead to more effective financial disclosure practices, ultimately fostering stronger investor engagement. Future research should focus on exploring these dynamics within digital platforms to develop strategies that cater to the unique needs of investors in this rapidly evolving market.