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# THE INFLUENCE OF ISLAMIC FINANCIAL LITERACY AND INVESTMENT INTEREST ON ISLAMIC STOCK INVESTMENT DECISIONS AMONG STUDENTS

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## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Literasi Keuangan Syariah X1 dan Minat Investasi X2 terhadap Keputusan Investasi Saham Syariah Y pada mahasiswa Program Studi Manajemen Keuangan Syariah UIN STS Jambi. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei, data dikumpulkan melalui penyebaran kuesioner kepada 62 responden mahasiswa angkatan 2021 yang dipilih menggunakan teknik simple random sampling. Analisis data dilakukan menggunakan program SPSS 30 dengan uji validitas, reliabilitas, uji asumsi klasik, analisis regresi linier berganda, uji parsial t, uji simultan F, serta uji koefisien determinasi R2. Hasil penelitian menunjukkan secara parsial variabel Literasi Keuangan Syariah X1 berpengaruh signifikan terhadap Keputusan Investasi Saham Syariah dengan nilai t hitung 3,430 lebih besar dari t tabel 2,002 dan nilai signifikansi 0,001 lebih kecil dari 0,05. Variabel Minat Investasi X2 juga berpengaruh signifikan terhadap Keputusan Investasi Saham Syariah dengan nilai t hitung 2,997 lebih besar dari t tabel 2,002 dan nilai signifikansi 0,004 lebih kecil dari 0,05. Secara simultan Literasi Keuangan Syariah dan Minat Investasi berpengaruh signifikan terhadap Keputusan Investasi Saham Syariah dengan nilai F hitung 19,363 lebih besar dari F tabel 3,15 dan nilai signifikansi lebih kecil dari 0,001. Nilai koefisien determinasi R2 sebesar 0,396 menunjukkan bahwa kedua variabel independen memberikan kontribusi sebesar 39,6 persen terhadap Keputusan Investasi Saham Syariah, sedangkan sisanya sebesar 60,4 persen dipengaruhi oleh variabel lain di luar penelitian ini. Dapat disimpulkan bahwa semakin tinggi tingkat literasi keuangan syariah dan minat investasi mahasiswa, maka semakin tinggi kecenderungan mereka dalam mengambil keputusan investasi saham syariah secara bijak dan sesuai dengan prinsip keuangan Islam.

**Kata Kunci:** Literasi Keuangan Syariah; Minat Inverstasi; Keputusan Investasi Saham Syariah.

## *ABSTRACT*

*This study aims to determine the effect of Sharia Financial Literacy (X1) and Investment Interest (X2) on Sharia Stock Investment Decisions (Y) among students in the Sharia Financial Management Program at UIN STS Jambi. This study employs a quantitative approach using a survey method; data were collected through a questionnaire distributed to 62 student respondents from the 2021 cohort, selected using simple random sampling. Data analysis was performed using SPSS 30, including validity and reliability tests, classical assumption tests, multiple linear regression analysis, the partial t-test, the simultaneous F-test, and the coefficient of determination ($R^2$) test. The results show that, in part, the Sharia Financial Literacy variable (X1) has a significant effect on Sharia Stock Investment Decisions, with a calculated t-value of 3.430—greater than the critical t-value of 2.002—and a p-value of*

*0.001, which is less than 0.05. The Investment Interest variable (X2) also has a significant effect on Sharia Stock Investment Decisions, with a calculated t-value of 2.997—greater than the critical t-value of 2.002—and a significance level of 0.004, which is less than 0.05. Simultaneously, Sharia Financial Literacy and Investment Interest have a significant effect on Sharia Stock Investment Decisions, with a calculated F-value of 19.363, which is greater than the critical F-value of 3.15, and a significance level of less than 0.001. The coefficient of determination ($R^2$) of 0.396 indicates that the two independent variables contribute 39.6 percent to the Investment Decision.*
**Keywords:** *Sharia Financial Literacy; Interest in Investing; Sharia Stock Investment Decisions.*

## A. INTRODUCTION

In recent years, the global stock market has experienced rapid growth, becoming one of the most popular investment instruments among the public. Stocks as one of the capital market products have their own appeal because of their potential to provide high returns compared to other instruments, such as deposits and bonds. Along with the development of technology, access to information and stock trading in the stock market has become easier for both individuals and institutions (Bayu, 2019).

The development of the capital market in Indonesia also shows a positive trend. Based on data from the Indonesia Stock Exchange (IDX), the number of capital market investors in Indonesia continues to increase significantly. The Indonesia Stock Exchange notes that the number of Single Investor Identification (SID) has exceeded 14.3 million in 2024, with a growth of more than 863 thousand new SIDs throughout the year. The number of stock investors in Indonesia has reached around 6.2 million SID. This shows that public awareness of investment is starting to increase. However, although the number of investors continues to increase, the level of participation of the Indonesian people in the capital market is still relatively low when compared to the number of the population. One of the main causes of this condition is the low financial literacy of the public.



Financial literacy has an important role in shaping a person's interest in investing. Individuals who have a good understanding of financial concepts, risks, and investment benefits tend to be more confident and interested in engaging in investment activities. On the other hand, low financial literacy can cause a person to feel hesitant and afraid to invest due to the uncertainty of the risks faced (Bursa 2024). In line with this, Hidayat et al (2021) stated that financial literacy affects investment decisions, where the higher a person's level of financial literacy, the better the quality of investment decisions taken. Thus, Islamic financial literacy is one of the important factors that can improve the quality of investment decision-making in instruments that are in accordance with sharia principles.

When a person has a good understanding of investing and is aware of the risks that may arise, this will have an impact on their interest in investing in the capital market (Haris 2018). Interest and knowledge about stocks are two important factors that can influence investment decisions. High interest can encourage students to seek more information and engage in investment activities, while adequate knowledge can give them confidence in making investment decisions.

Research by Dimas Dwi Amrico et al. (2022) shows that financial literacy has a positive and significant influence on students' investment interests. These results indicate that the higher the level of financial literacy possessed by students, the higher their interest in investing, especially in the capital market. Financial literacy is an important factor in forming a basic understanding of investments, risks, and benefits obtained.



In the context of Islamic studies, financial literacy plays a crucial role as an instrument that guides Muslims to manage financial resources responsibly. Islamic teachings emphasize the prohibition against excessive consumptive behavior and waste of wealth, the theological foundation of this advice can be found in the verses of the Qur'an which explicitly and implicitly provide guidelines on wise financial management. This is in accordance with the words of Allah SWT, Al-Israa: 26

وَاتِ ذَاالْقُرْبى حَقَّهٗ وَالْمِسْكِيْنَ وَابْنَ السَّبِيْلِ وَلاَتُبَذِّرْ تُبْذِيْرًا

*Meaning: "Give to your close relatives, to the poor, and to those who are on the way. Do not squander (your wealth) extravagantly." (Q.S. Al-Israa [17]:26*

In Surah Al-Isra verse 26 indicates the need for Muslims to carry out responsible financial management, with an emphasis on efficient use of assets and avoiding waste. One approach that can be taken to optimize the use of assets is through increasing Islamic financial literacy and its implementation in daily activities. By understanding the principles of Islamic finance, individuals are expected to be able to make financial decisions that are in line with religious values, so that sustainable financial management is achieved

Based on the pre-survey questionnaire that has been distributed to Islamic Financial Management Students, it was found that 13.3% of students stated that they strongly agreed that they have a high interest in investing in the stock market, 40% of students agreed with the statement, 33.3% of students were in a neutral position, indicating that they do not have a clear attitude regarding investment interests, and 13.3% of students did not agree that they had a high interest in investing in the stock market, it can be concluded that although there is significant interest in investing in the stock market among students, there are still challenges in building their understanding and belief.

Based on the background stated, the researcher found the phenomenon that investment decisions based on students' investment interests are still relatively low, especially in stock investment in the capital market. Students' interest in investment subjects is indeed quite high, but in practice many students are still afraid to try so they do not dare to make decisions. This research aims to understand how Islamic financial literacy and student interest affect the decision to invest in stocks in the capital market.



## B. RESEARCH METHODS

This study uses quantitative methods to measure students' level of interest, knowledge, and investment decisions. The types of data used in this study are divided into two, namely primary data and secondary data. The sample extraction method in this study uses *probability sampling* with *the Simple random sampling technique, Probability sampling* is a data or sample collection method in which each element in the population has an equal chance of being selected as part of the sample (Nidia 2023).

In this study, the population to be studied is students of the Sharia Financial Management study program of UIN Sulthan Thaha Saifuddin Jambi in the class of 2021 which totals 161 active students. The research instrument uses a questionnaire with a Likert scale. The data processing and data analysis methods in this study use multiple linear regression analysis with the help of the SPSS (*Statistical Package for the Social Sciences*) program**.** The analysis is carried out through several stages to ensure the validity, reliability, and accuracy of the research model.

## C. RESULTS AND DISCUSSION

This study used a questionnaire to collect data from 62 students of the Sharia Financial Management Study Program of UIN Sulthan Thaha Saifuddin Jambi class of 2021. The sampling technique was carried out by simple random sampling. Respondent data included gender, year of generation, and study program, which was then processed using SPSS 30 to support the analysis of the influence of Islamic financial literacy and investment interest on sharia stock investment decisions.

All respondents came from the class of 2021, in accordance with the population limits of the research focused on active students of the Sharia Financial Management Study Program. This shows the uniformity of the academic characteristics of the respondents.

**Table 1. Respondents by Year of Age**

| Year of the Force | Quantity | Percentage |
|---|---|---|
| 2021 | 62 | 100% |
| Total | 62 | 100% |



### 1. Data Quality Test Results

The validity test is used to ensure that research instruments such as questionnaires are really able to measure the variables to be studied appropriately. In other words, this test aims to find out to what extent the question items in the questionnaire reflect the concepts or constructs being measured. Valid instruments will produce accurate, relevant, consistent, and reliable data, so that the results of the analysis obtained also have high scientific validity. Good validity indicates that each item in the questionnaire functions according to the purpose of the research and can describe the variables comprehensively.

### 2. Validity Test Results

In this study, the validity test was used to ensure that the data from the instrument was relevant and could answer the research question, by comparing the value of the calculation and the rtable of 0.250.

**Table 2. Results of the Sharia Financial Literacy Validity Test**

| Question Items | Calculation | rtabel | Remarks |
|---|---|---|---|
| XI.1 | 0,912 | 0,250 | Valid |
| XI.2 | 0,915 | 0,250 | Valid |
| XI.3 | 0,915 | 0,250 | Valid |
| XI.4 | 0,875 | 0,250 | Valid |

Based on Table 4.4, all items of the Sharia Financial Literacy variable statement (XI.1–XI.4) have a value of r calculated > r table (0.250). Thus, all items are declared valid and suitable for use because they are able to measure the variables being researched appropriately.

**Table 3. Results of the Validity Test of Investment Interest**

| Question Items | Calculation | rtabel | Remarks |
|---|---|---|---|
| X2.1 | 0,921 | 0,250 | Valid |
| X2.2 | 0,937 | 0,250 | Valid |
| X2.3 | 0,950 | 0,250 | Valid |
| X2.4 | 0,930 | 0,250 | Valid |

The results of the validity test of the Investment Interest variable show that all statement items (X2.1–X2.4) have a calculation value greater than the rtable (0.250). This means that all statements are declared valid, so it can be concluded that the instrument used is able to measure the Investment Interest variable well and is suitable for use in the research.



**Table 4. Results of the Validity Test of the Decision to Invest in Stocks**

| Question Items | Calculation | rtabel | Remarks |
|---|---|---|---|
| Y | 0,916 | 0,250 | Valid |
| Y | 0,910 | 0,250 | Valid |
| Y | 0,912 | 0,250 | Valid |
| Y | 0,890 | 0,250 | Valid |

Based on Table 4. The results of the validity test of the Stock Investment Decision variable show that all statement items have a calculation value greater than the rtable (0.250). This means that all statement items are declared valid, so it can be concluded that the instrument used is able to measure the variable of the Stock Investment Decision well and is suitable for use in the research.

### 3. Reliability Test Results

The reliability test aims to ensure that the research instrument has a level of accuracy and consistency in measuring the variables being studied. A variable is declared reliable if the *value of Cronbach's Alpha* is greater than 0.60, which indicates that the items in the instrument have a strong internal relationship and the measurement results are reliable and suitable for use in the research.

**Table 5. Reliability Test Results**

| Question Items | Cronbach's Alpha | N of Items | Remarks |
|---|---|---|---|
| Islamic Financial Literacy ($X_1$) | 0,925 | 4 | Reliabel |
| Investment Interest (X2) | 0,951 | 4 | Reliabel |
| Stock investment decision (Y) | 0,928 | 4 | Reliabel |

Based on Table 5. The results of the Reliability Test, the Sharia Financial Literacy variable (X1) has a *Cronbach's Alpha* value of 0.925, the Investment Interest variable (X2) of 0.951, and the variable of Stock Investment Decision (Y) of 0.928. Because the entire *value of Cronbach's Alpha* is greater than 0.60, it can be concluded that all variables in this study are reliable**.** This means that each statement item in the questionnaire has good internal consistency, so that the instrument used is trustworthy and feasible to measure each research variable.



### 4. Hypothesis Test Results

The hypothesis test in this study uses the F test and the t-test. The F test tests the simultaneous influence of independent variables, while the t-test tests the partial influence of each variable on the dependent variable.

**Table 6. Simultaneous Test Results (F)**

ANOVA[a]

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 610,338 | 2 | 305,169 | 19,363 | <,001[b] |
| | Residual | 929,872 | 59 | 15,761 | | |
| | Total | 1540,210 | 61 | | | |

a. Dependent Variable: Keputusan berinvestasi saham
b. Predictors: (Constant), Minat Investasi , Literasi Keuangan Syariah

Based on the results of the calculation of the simultaneous test (F-test) in the ANOVA Table, the Fcal value was obtained as 19.363 with a significance level of

< 0.001, which means it is less than 0.05. To assess the feasibility of the regression model used, the Fcal value is compared with Ftable, which is calculated using the degree of freedom:

a. df1 = k – 1 = 3 – 1 = 2
b. df2 = n – k = 62 – 3 = 59, so Ftable = 3.15.

Because Fcal (19.363) > Ftabel (3.15) and the significance value < 0.05, it can be concluded that the regression model used is feasible to explain the relationship between independent variables and dependent variables. This means that the variables of Sharia Financial Literacy and Investment Interest together have a strong and significant influence on Stock Investment Decisions, so this research model can be used to describe investor behavior in the context of Islamic finance.

These results show that Sharia Financial Literacy ($X_1$) and Investment Interest ($X_2$) simultaneously have a significant effect on the Decision to Invest in Stocks (Y). In other words, when a person has a good understanding of the principles, concepts, and instruments of Islamic finance, and is accompanied by a high interest in investing, the individual tends to be more confident and confident in making decisions to invest in stocks.



**Table 8. Partial Test Results**

**Coefficients[a]**

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. | Collinearity Statistics Tolerance | Collinearity Statistics VIF |
|---|---|---|---|---|---|---|---|---|
| 1 | (Constant) | 2,643 | 1,461 | | 1,809 | ,075 | | |
| | Literasi Keuangan Syariah | ,340 | ,099 | ,356 | 3,430 | ,001 | ,951 | 1,052 |
| | Minat Investasi | ,418 | ,097 | ,446 | 4,304 | <,001 | ,951 | 1,052 |

a. Dependent Variable: Keputusan berinvestasi saham

Based on the Coefficients Table above, the results of the partial test (t-test) are used to assess the influence of each independent variable on the dependent variable, namely the Decision to Invest in Stocks (Y). This test is carried out to find out whether Sharia Financial Literacy ($X_1$) and Investment Interest ($X_2$) have a significant influence individually on a person's decision to invest in stocks.

With the number of samples (n) = 62 and the number of independent variables (k) = 2, the degree of freedom (df) is calculated using the formula df = n – k – 1, which is 62 – 2 – 1 = 59**.** Based on the distribution *of t* at the significance level of α = 0.05 (5%) with df = 59, a t-table value of 2.002 was obtained**.** This value is used as a comparison to determine whether the influence of each independent variable is significant or not. A variable is declared to have a significant effect if the t-value is calculated > t-table and the significance value (Sig.) is < 0.05.

## D. DISCUSSION

### 1. The Influence of Sharia Financial Literacy on Sharia Stock Investment Decisions

Based on the results of the partial test (t), a t-count value of 3.430 was obtained, which was greater than the t-table of 2.002, with a significance value of 0.001 < 0.05. These results show that the alternative hypothesis (Ha) was accepted and the null hypothesis ($H_0$) was rejected. Thus, it can be concluded that Sharia Financial Literacy has a positive and significant effect on Sharia Stock Investment Decisions in Sharia Financial Management students of UIN Sulthan Thaha Saifuddin Jambi.

A regression coefficient of 0.625 indicates that every one unit increase in Islamic financial literacy will increase investment decisions by 0.625, assuming that other variables are constant. This means that the higher the level of individual understanding of Islamic financial principles such as the prohibition of usury, risk management, and the halalness of investment instruments, the wiser the decisions taken in investing in Islamic stocks, so that the potential for investment success and compliance with Islamic principles will also increase.



The results of this study are in line with the findings of Ni Putu Yuliana Ria Sawitri and Ni Nyoman Sudiyani (2023), which show that financial literacy has a positive and significant effect on students' interest and investment decisions. In addition, research by Nurisnayanti and Sevriana (2024) also supports these results, which found that Islamic financial literacy has a significant influence on investment decisions in the Islamic capital market.

The difference in the results of this study can be caused by differences in respondent characteristics, levels of investment experience, and external factors such as the social environment and access to information. Thus, although in this study, Islamic financial literacy has been proven to have a positive and significant effect on investment decisions, in certain conditions the influence can be insignificant. (Angrayini 2023).

**2. The Influence of Investment Interest on Sharia Stock Investment Decisions**

Based on the results of the partial test (t), a t-calculation value of 4.304 was obtained, greater than the t-table of 2.002, with a significance value of < 0.001 < 0.05. This shows that the alternative hypothesis (Ha) is accepted and the null hypothesis ($H_0$) is rejected. Thus, Investment Interest has a positive and significant effect on Sharia Stock Investment Decisions in Sharia Financial Management students of UIN Sulthan Thaha Saifuddin Jambi.

A regression coefficient of 0.552 means that every increase of one unit of investment interest will increase investment decisions by 0.552, indicating that the higher the interest, the greater the tendency to participate in Islamic stock investments.

These findings are in line with the research of Eka Dinda Angrayini and Deny Yudiantoro (2023), who stated that investment interest is influenced by knowledge and positive perceptions of investment. The higher a person's interest, the greater the willingness to seek information, understand risks, and act realistically in investing.



**3. The Influence of Sharia Financial Literacy and Investment Interest Simultaneously on Sharia Stock Investment Decisions**

The results of the simultaneous test (F) showed that F-count = 19.363 > F-table = 3.15 with a significance value of < 0.001, so it can be concluded that Sharia Financial Literacy ($X_1$) and Investment Interest ($X_2$) simultaneously had a positive and significant effect on Sharia Stock Investment Decisions (Y). The determination coefficient value ($R^2$) of 0.396 showed that 39.6% of the variation in investment decisions could be explained by these two variables, while the remaining 60.4% was influenced by other factors that were not studied. Meanwhile, the value of Adjusted $R^2$ = 0.376 showed that the regression model used was stable, valid, and worthy of further analysis.

These findings are in line with the research of Siti Halimatus Sa'diyah et al. (2021), which found that financial literacy and investment interest simultaneously have a positive effect on students' investment decisions in stocks. In addition, research by Firmansyah and Dewi (2021) shows that financial literacy and investment interest together do not have a significant effect on investment decisions. This indicates that even though individuals have high knowledge and interest, investment decisions are still influenced by external factors such as economic conditions and market uncertainty.

The difference in the results of this study can be caused by differences in the characteristics of the respondents, the level of investment experience, and the conditions of the economic and social environment. Thus, although in this study Islamic financial literacy and investment interest are proven to have a positive and significant effect simultaneously on the investment decision of Islamic stocks, in certain conditions these influences can be insignificant.

## E. CONCLUSION

Based on the results of research on the influence of Islamic financial literacy and investment interest on sharia stock investment decisions in Sharia Financial Management students of UIN Sulthan Thaha Saifuddin Jambi class of 2021, it can be concluded that Islamic financial literacy has a significant influence on sharia stock investment decisions. This shows that the higher the students' understanding of Islamic finance principles, such as the prohibition of usury, risk management, and the halalness of investment instruments, the wiser and more confident they will be in making investment decisions.



In addition, investment interest has also been proven to have a significant effect on investment decisions in sharia stocks. Students who have a high interest in investing tend to be more active in seeking information, understanding risks, and being bolder in making decisions to invest.

Simultaneously, Islamic financial literacy and investment interest together have a significant effect on investment decisions in Islamic stocks. This shows that the combination of knowledge and interest is able to improve the quality of investment decision-making. The contribution of these two variables in explaining investment decisions is 39.6%, while the rest is influenced by other factors outside of this study.

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