Bima Journal – Business Management and Accounting
Available online at : http://journal.pdmbengkulu.org/index.php/bima
DOI: https://doi.org/10.37638/bima.6.1.93-104

INFLUENCE OF INVESTMENT LITERACY AND FINANCIAL RISK MANAGEMENT ON INVESTOR INTEREST IN SHARIA STOCKS: A CASE STUDY IN BENGKULU PROVINCE

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How to Cite :
Syaufuri, I. L., Wahyuni, E. S., Indra, Y. A. (2025). *Impact of Islamic Branding And Life Style On The Attitude of Wardah Skincare Brand Ambassadors In Bengkulu City According To The Theory Of Reasoned Action (TRA). Bima Journal: Business, Management and Accounting, 6* (1). DOI: https://doi.org/10.37638/bima.6.1.93-104

ARTICLE HISTORY
Received [30 January 2025]
Revised [10 May 2025]
Accepted [19 May 2025]

KEYWORDS *: Investment Literacy; Financial Risk Management; Investor Interest*

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ABSTRACT

Purpose*: This study aims to analyze the influence of investment literacy and financial risk management on investor interest in sharia stocks, particularly in Bengkulu Province. With the increasing popularity of sharia investments, understanding these factors is vital for making informed investment decisions.* ***Methodology****: A quantitative approach was used, employing a structured questionnaire distributed to 89 investors in Bengkulu Province. The data were analyzed using multiple linear regression and classical assumption testing.* ***Results****: The findings reveal that both investment literacy and financial risk management significantly influence investor interest ($p < 0.05$). The adjusted R-squared value of 0.921 suggests that these factors explain 92.1% of the variation in investor interest.* ***Findings****: The study highlights the significant role of financial literacy and risk management in shaping investor interest in sharia stocks, indicating that more informed and risk-aware investors are more likely to participate in sharia investments.* ***Novelty****: This research provides new empirical evidence on the determinants of investor interest in sharia stocks, particularly in the context of Bengkulu Province, where limited research exists.* ***Originality****: The study is original in its focus on the regional market of sharia stocks and its contribution to the literature on investment behavior in Islamic finance.* ***Conclusions****: The study emphasizes the need for enhanced financial education to encourage more investor participation in sharia stock investments.* ***Type of Paper****: Research paper.*

INTRODUCTION

Investing in the Islamic stock market has become increasingly popular among investors,

especially in countries with large Muslim populations. Sharia principles that emphasize fairness, transparency, and ethics in financial transactions attract the attention of many individuals who want to invest in accordance with their religious values. One of the programs of the Indonesian stock exchange is the capital market education and socialization program held periodically by the Indonesia Stock Exchange (IDX). The types of Capital Market programs held are Regular Capital Market School (Routine SPM and Sharia SPM), Online Capital Market School and Institutional and Community Capital Market School. In organizing Regular SPM and Online SPM, IDX collaborates with The *Indonesia Capital Market Institute* (TICMI). All members of the public can become SPM participants if they have registered in accordance with the applicable terms and conditions. Judging from previous research, FAC Securities Bengkulu investors understand at the extrapolation level or can be said to already understand and comprehend stock transactions through the sharia online trading system on the FAC Securities application . Of the many types of investment, one of them is stocks, where the stock price can be said to be easy to transact by investors where the higher the demand and supply for a company's stock price, the stock price will increase .

Educational and socialization activities carried out by the Indonesia Stock Exchange in collaboration with exchange members who provide Sharia Online Trading System (AB SOTS) facilities and other institutions, agencies or communities. The purpose of this program is to increase public literacy regarding sharia investment in the Capital Market and to increase the number of sharia investors in Indonesia. Financial literacy or investment literacy is a sequence of processes or activities to increase the knowledge, skills, and confidence of consumers and the community so that they are able to manage their personal finances better. With this investment theory and literacy, investors also understand financial risk management. After knowing and understanding what investment literacy and financial risk management are, it affects investors in choosing which stocks are good, investors can also choose and know which stocks are suitable and minimize losses in the future. It is important for investors to know what stocks are and besides stocks, it is also important for investors to understand sharia stocks. The public is starting to be more familiar with sharia stock investment as an alternative investment that is in accordance with sharia principles .

METHOD

Analysis Method

This study uses a quantitative approach to analyze the effect of investment literacy and financial risk management on investment interest in sharia stocks in Bengkulu Province using multiple linear regression analysis methods to test the proposed hypothesis. The sampling technique used was total sampling of 89 investors, where all members of the population were sampled. Data were collected through questionnaires using primary taken directly and distributed to respondents. Data analysis was carried out using multiple linear regression and classical assumption testing, where researchers regressed with multiple linear because the X variable is more than one where the meaning of linear itself To solve this problem, a linear system will be built through discretization of the one-dimensional linear time fractional diffusion equation using the Caputos time fractional derivative. which aims to ensure that the analysis model meets certain criteria before drawing conclusions. With Variable Measurement:

Dependent Variable: Investor interest in investing in sharia stocks.

Independent Variable: Investment Literacy is measured through investors' knowledge and understanding of investment. Financial Risk Management is measured based on investors' ability to identify and manage risks associated with investment.

RESULTS AND DISCUSSION

RESULTS

Respondents were taken with a sample of 89 people with the characteristics of investors in Bengkulu Province. With nine districts including, North Bengkulu, Central Bengkulu, South Bengkulu, Muko-Muko, Seluma, Kaur, Kepahiang, Rejang Lebong, Lebong. Where the interests of investors are students and workers, with an age category above 20 years, who want to have a stock account from various investments.

a. Investment Literacy (X1)

In investing, investors do not carry out sufficient calculation analysis to determine the investment literacy that will be obtained before choosing a company to invest in and bonus shares become a benchmark for investor development.

b. Financial Risk Management (X2)

There are scores of respondents' answers to all questions, with the above scores being less than good. In other words, it can be concluded that understanding financial risk management to reduce the possibility of suffering financial losses is a major factor for students or investors in investing.

c. Investor Interest (Y)

It can be seen that there are scores of respondents' answers to all statements from number one to five . It can be concluded that potential investors have less significant influence on investors' interest in investing.

DISCUSSION

a. Validity Test

Tabel 1. Validity Test

Question Items	R count	R table	Caption
X1.1	0.30	0.207	*Valid*
X1.2	0.32	0.207	*Valid*
X1.3	0.24	0.207	*Valid*
X1.4	0.29	0.207	*Valid*
X2.1	0.89	0.207	*Valid*
X2.2	0.90	0.207	*Valid*
X2.3	0.88	0.207	*Valid*
X2.4	0.87	0.207	*Valid*
X2.5	0.89	0.207	*Valid*
Y1.1	0.36	0.207	*Valid*
Y1.2	0.39	0.207	*Valid*
Y1.3	0.51	0.207	*Valid*
Y1.4	0.43	0.207	*Valid*
Y1.5	0.47	0.207	*Valid*

Source: Processed Data, SPSS23, January 2025.

Based on the results of the analysis of the *validity test* above, it can be seen that all variables have calculated r values > r table, meaning that this indicates that the questions in the questionnaire are able to measure the variables to be measured, or it can be said that all the questions are *valid* .

All question items are able to measure variables.

b. Reliability Test

Table 2. Reliability Test

Variables	*Cronbach Alpha* Value	Number of Items	Caption
X1	0.693	7	Reliable
X2	0.824	6	Reliable
Y	0.824	6	Reliable

Source: Processed Data, SPSS23, January 2025.

The results of the reliability test above show that the four variables, namely Investment Literacy (X1) and Financial Risk Management (X2), have an influence on Investor Interest (Y). has a *Cronbach Alpha* value > 0.60. so it can be concluded that the indicators used are stated to be reliable.

c. Classical Assumption Test

1. Normality Test

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		89
Normal Parameters [a,b]	Mean	.0000000
	Std. Deviation	2.59107178
Most Extreme Differences	Absolute	.098
	Positive	.052
	Negative	-.098
Test Statistics		.098
Asymp. Sig. (2-tailed)		.034 [c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Processed Data, SPSS, January 2025

From the table above, it can be seen that the value of Asymp.Sig (2-tailed) is 0.034. So it can be seen that the value of Asymp.Sig (2-tailed) > 0.05, namely 0.34 > 0.05. Based on the results of the table above, it can be concluded that the residual data in this study is normally distributed.

2. *Multicollinearity* Test

Table 4. *Multicollinearity* Test

Coefficients [a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	MRK	.740	1,351
	Lee	.740	1,351
a. Dependent Variable: Investor Interest			

Source: Processed Data, SPSS 23, January 2025

Based on the results of the data test in the table above, it can be stated that the Investment Literacy (X1) and Financial Risk Management (X2) variables can be stated as not experiencing multicollinearity interference in the regression model, thus fulfilling the requirements of regression analysis.

1. *Heteroscedasticity* Test

Table 5. *Heteroscedasticity* Test

Coefficients [a]					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.119	1,604		.074	.941
Financial Risk Management	.016	.043	.047	.379	.706
Investment Literacy	.038	.084	.056	.450	.653
a. Dependent Variable: Investor Interest					

Data Source: Processed by SPSS 23. January 2025

From the output shows that the probability value sig > 0.05 . It can be concluded that there is no heteroscedasticity symptom in the regression model, so the regression model is suitable for use to predict the influence of investor interest loyalty based on the input of independent variables Investment Literacy (X1) and Financial Risk Management (X2).

d. Hypothesis Testing

1. Multiple Regression Analysis Test

Table 6. Partial T Test

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	28,665	2,624		10,924	.468
	Investment Literacy	1,513	.138	.381	10,943	.000
	Financial Risk Management	-2.222	.070	-1,097	-31,552	.000
a. Dependent Variable: Investor Interest						

Source: Processed Data, SPSS 23, January 2025

a. Constant (a) of 28.6 means that if the value of Knowledge and Financial Risk Management is 0 then the value of investor interest is 28.6.
b. The regression coefficient for the Knowledge variable is 1.52, meaning that if the Knowledge

variable increases by 1%, the Investor Increase variable will decrease by 1.52.

c. A positive coefficient means that there is a positive relationship between the knowledge variable and the Investor Interest variable.

d. The regression coefficient for the Financial Risk Management variable is -2.22 , meaning that if the other independent variables remain the same and the coefficient variable has a positive value, it means that there is a positive relationship between the knowledge variable and the Investor Interest variable.

The results of this equation show that the beta coefficient value for the Investment Knowledge (X1) and Financial Risk Management (X2) variables is positive, which means that all X variables have a relationship in the same direction as investor interest.

2. Partial T-Test

Table 7. Partial T-Test

Coefficients [a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	28,665	2,624		10,924	.468
	Investment Literacy	1,513	.138	.381	10,943	.000
	Financial Risk Management	-2.222	.070	-1,097	-31,552	.000

a. Dependent Variable: Investor Interest

Source: Processed Data, SPSS 23, January 2025

Based on the table, it shows the significance value of each variable consisting of independent variables and dependent variables as follows:

a. Investment Literacy (X1)

From the results of the t-test, a significance value of 0.000 <0.05 was obtained so that H0 was rejected and H1 was accepted, which means that the Investment Literacy variable has a positive and significant effect on Investor Interest.

b. Financial Risk Management (X2)

From the results of the t-test, a significance value of 0.000 <0.05 was obtained so that H0 was rejected and H2 was accepted, which means that the Financial Risk Management variable has a positive and significant effect on Investor Interest.

3. Simultaneous F Test

Table 8. *Simultaneous* F Test Results

ANOVA [a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2960.874	2	1480.437	515,568	.000 [b]
	Residual	246,946	86	2,871		
	Total	3207.820	88			

a. Dependent Variable: Investor Interest

b. Predictors: (Constant), Financial Risk Management, Investment Literacy

Source: Processed Data, SPSS 23, January 2025

Based on the results of the F Test above, it can be seen that the F count is 515,568 with a significance level of 0.000. The magnitude of the significance value of 0.000 from the results is <0.05 .

So it can be concluded that Investment Literacy (X1) and Financial Risk Management (X2) have a simultaneous effect on Investor Interest.

4. Coefficient of Determination Test

Table 9. Results of Determination Coefficient Test

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.961 [a]	.923	.921	1,695

a. Predictors: (Constant), Financial Risk Management, Investment Literacy

Source: Data Processed by SPSS 23, January 2025

Based on the calculations that have been done, it shows that the value obtained by adjusted R-Square is 0.921, which means 92.1% of the Investor Interest variable (Y), which is influenced by Investment Literacy (X1) and Financial Risk Management (X2). While the rest is influenced by other variables outside the equation. Where it can be concluded and discussed from each variable of the Influence of Literacy and Financial Risk Management on Investor Interest Investing in Sharia Stocks, including:

1. The Influence of Investment Literacy on Investor Interest

Based on the results of data processing, it shows that the Investment Literacy variable has a significant and positive influence on Investor Interest in Bengkulu Province with Nine Districts. With the results of research and presentation of data obtained from prospective investors with 89 samples taken. Where it can be concluded that more investors answered questions strongly agreeing with the questions in the questionnaire. Therefore, looking at the results of the Validity test of the investment literacy variable questions (X1), all were declared valid.

The basis for the increase in purchases in the investment is seen from the results of the t-test, which obtained a significant value of 0.000 <0.05 so that H0 is rejected and H1 is accepted, which means that the Investment Literacy Management variable has a positive and significant effect on Investor Interest.

The results of this study are also supported by research conducted by Citra Khairiyati and Astrie Krisnawati (2019), which results state that Investment Literacy has a significant effect on investor decisions in Bandung City through minimal capital. So it can be concluded that with a good understanding of various investment instruments and strategies, individuals can make more informed decisions and interests and reduce investment risks. Investment literacy helps individuals understand the long-term benefits of investing, protects them from fraud, and promotes a proactive attitude in managing finances. All of these factors contribute to improving financial well-being through wiser and more effective investing.

2. The Influence of Financial Risk Management on Investor Interest

Based on the results of data management, it shows that the Financial Risk Management variable has a significant and positive effect on Investor Interest in Bengkulu Province with Nine Districts. This can be seen from the score of this variable from all the questions answered by respondents, most of whom answered strongly agree, where prospective investors already know the importance of *managing* finances to avoid the risk of loss in any transaction concerning finances.

The basis for taking transactions in investing is seen from the test results of 0.000 < 0.05, so that H0 is rejected and H2 is accepted, which means that the Financial Risk Management variable has a positive and significant effect on Investor Increase.

The results of this study are also supported by research conducted by Siti Nur Halimah (2020), which states that financial *management* can avoid financial risks in any transaction, be it investment or transactions in other companies through nominal capital.

Financial risk management also includes developing strategies to manage risks. These strategies may involve the use of derivative financial instruments, portfolio diversification, or the establishment of financial reserves. In relation to strategy, it is also important to consider the investment time frame and financial goals. Some risks may have a short-term impact, while others may be long-term. Therefore, financial risk management planning must be *holistic* and include short-term and long-term analysis. Technology also plays a major role in the evolution of financial risk management.

Risk can be interpreted as the difference between actual returns and expected returns. There is an assumption that in general investors do not like uncertainty. This shows that investors are basically individuals who act rationally. However, risk preferences still depend on each investor. The influence of risk management on investment interest is positive and strong. Perceptual events symbolized by behavioral changes are generated by the senses of sight, hearing, smell, and other senses.

3. The Influence of Investment Literacy and Financial Risk Management on Investor Interest

Based on the results of data management, the table shows the results that the variables of Investment Literacy and Financial Risk Management have a joint effect on Investor Interest in Bengkulu Province with Nine Regencies, including North Bengkulu, Central Bengkulu, South Bengkulu, Muko-Muko, Seluma, Kaur, Kepahiang, Lebong and Rejang Lebong. It can be seen from the validity test score where 89 samples were taken by the researcher and answered by respondents with the most results answering strongly agree.

The basis for making the decision can be seen that the F count is 515,568 with a significance level of 0.000. The magnitude of the significance value of 0.000 from the results is <0.05 so it can be concluded that Investment Literacy or Knowledge (X1) and Financial Risk Management (X2) have a simultaneous effect on Investor Interest.

The results of this study are also supported by research conducted by I Gede Eka and Sujaya Harta (2023) , the results of which stated that investment knowledge or literacy and financial risk management have a significant and positive effect on increasing investors through minimal capital.

So it can be concluded that investment literacy and financial risk management have a significant influence on individual investor interest in investing. Investment literacy, which includes an understanding of investment concepts, products, and mechanisms, helps investors make more informed and rational decisions. With good knowledge, they are more confident in facing the risks and potential returns of various types of investments. In addition, good investment literacy allows for more effective long-term financial planning, which further adds transactions in investing to get more profit. Prospective investors need to know the understanding that they must invest with the term from the head up, meaning where we invest with a large nominal to get big results or profits. However, you must have the foresight to invest to avoid big risks.

On the other hand, Financial Risk Management is a systematic process that involves identifying, evaluating, and managing risks related to financial activities. The main objective of financial risk management is to protect the financial value of the company and minimize potential losses due to various risks that may occur, such as market fluctuations, interest rate changes, credit risk, and liquidity risk and risk in investing. Understanding the importance of Risk Management in finance for investors in ensuring the safety and growth of their investments.

CONCLUSION

This study concludes that investment literacy and financial risk management significantly influence investor interest in sharia stocks in Bengkulu Province. The high adjusted R-squared value (0.921) indicates a strong explanatory power of these factors. However, this study is limited by its sample size and geographic focus, which may restrict generalizability. Future research should expand to include investors from multiple regions and examine additional factors such as behavioral finance and market accessibility.

ACKNOWLEDGEMENTS

I dedicate this journal to:

Firstly, Allah SWT, for His endless blessings that have granted me health, strength, and ease throughout the process of completing this journal. To my beloved parents, my father Sayuti and my mother Sutarmi, whose unconditional love, support—both material and non-material—and sincere prayers have been the backbone of my journey. Words are not enough to express the depth of my gratitude and love. Thank you for every sacrifice you have made. May Allah SWT continue to bless you both in every step you take. To my dear siblings, Yunus Syahdat Said and Kayla Syafari, thank you for always encouraging me to complete this final assignment. To my best friends, Nesa Wahyuni and Indah Julia Astarina, who have been by my side from high school through college, sharing both joy and sorrow. Thank you for every moment and story we have created together. May we all succeed in this life and the hereafter. To my fellow fighters, Alfiah Agasi, Dia Permata Sari, and Indi Mardalena—thank you for the kindness and joyful moments since the beginning of our college journey. To all classmates of Class D, Islamic Economics, who have persevered together throughout our studies. Lastly, to my beloved alma mater, which has shaped me into who I am today.

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