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Influence Of Minimum Capital And Investment Learning Education On Investment Interest In The Sharia Capital Market (A Study On Investors Of The Sharia Investment Gallery)

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ABSTRACT
Purpose: *This study aims to find out and analyze the influence of minimum capital and investment learning education on investment interest in the sharia capital market, with a study on sharia investment gallery investors.* ***Methodology:*** *The type of research used was a quantitative approach and consisted of primary data through the distribution of Google Form questionnaires to 71 respondents who were investors in the sharia investment gallery of UIN Fatmawati Sukarno Bengkulu. The data obtained was then analyzed using multiple regression techniques with the help of the SPSS version 15 program.* ***Results:*** *Based on the results of the research and discussion, it was found that minimum capital has a significant influence on investment interest, with a significance value of 0.002 which is smaller than 0.05. In addition, investment learning education did not have a significant influence on investment interest, with a significance value of 0.054 which was greater than 0.05.* ***Findings:*** *The findings confirm that minimum capital serves as a primary determinant of investment interest, whereas investment learning education appears to play a less critical role in shaping investor decisions in this particular context.* ***Novelty & Originality:*** *The novelty of this study lies in its focus on sharia capital market investors within a university-based sharia investment gallery in Bengkulu, an under-researched setting in Islamic finance literature. Its originality emerges from the simultaneous testing of both financial and educational factors influencing investment interest among retail investors in the sharia capital market.* ***Conclusions:*** *Thus, it can be concluded that minimum capital has a significant impact on investors' interest in investing in the sharia capital market, while investment learning education does not have a significant influence.* ***Type of Paper:*** *This paper is an empirical research paper.*

INTRODUCTION

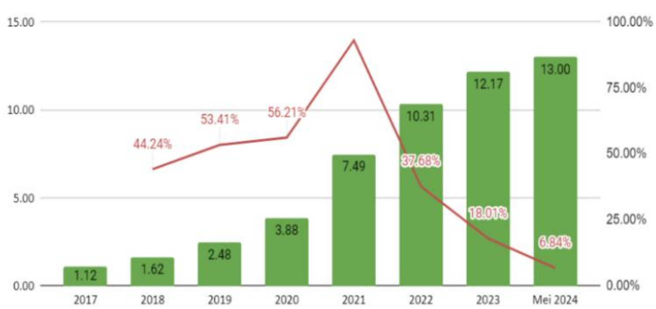
With the large number of stock investors, it can strengthen the financial awareness of the community. With more individuals involved in stock investment, the financial awareness of the general public can be improved, which in turn can promote better financial literacy and investment skills. A country's economy depends on investment to solve several economic problems, crises and challenges. Increased investment is believed to play a role in boosting the economic development of a nation. In macroeconomics, investment also plays a role as one of the components of national income, Gross Domestic Product (GDP) or Gross Domestic Product (GDP). Investment has a positive relationship with GDP or national income, if investment increases, then GDP will increase, and vice versa, when investment decreases, GDP will also decrease.

Investment growth in the real sector is also the government's focus to drive the economy through this Omnibus Law. Before the Omnibus Law, it was seen that the realization of Foreign Investment (PMA) and Domestic Investment (PMDN) tended to continue to grow every year. Cumulative investment realization data throughout the period January - June (Semester I) of 2023 reached IDR 678.7 trillion or increased by 16.1% compared to the same period last year and managed to absorb 849,181 Indonesian migrant workers. This achievement has met 48.5% of the 2023 investment realization target set by President Joko Widodo of IDR 1,400 trillion.

Investment is one of the efforts made to overcome Indonesia's economic problems. Through the sharia capital market which offers various innovative instruments, such as sharia stocks, sukuk, and sharia mutual funds, Indonesia has succeeded in creating a new breakthrough in the development of sharia finance. These national innovations not only facilitate the public to invest in accordance with Islamic principles, but also help drive sustainable economic growth. Every year, the development of the sharia capital market shows a significant increase, supported by increasing sharia financial literacy, government support, and global investor interest in ethical investment. This makes the sharia capital market one of the important pillars in strengthening the sharia financial ecosystem and the Indonesian economy.

The Indonesia Stock Exchange (IDX) reported that the number of investors in the Indonesian capital market has exceeded 13 million Single Investor Identifications (SIDs), with the addition of more than 863 thousand new SIDs throughout 2024, equivalent to a growth of around 6.84%. In addition, the number of stock investors in Indonesia has now reached 5.7 million SIDs. Educational and promotional activities carried out by the IDX together with the Financial Services Authority (OJK), in collaboration with various communities, as well as the introduction of the IDX Mobile application as an investment guide, are the main factors driving the increase in the number of investors in the capital market.

Figure 1. Number of investors capital market



Source: IDX, KSEI, processed by Bareksa.

According to the DSN MUI Fatwa Number 40/DSN-MUI/X/2002, it regulates the capital market and general guidelines for the application of sharia principles in the capital market sector. This fatwa stipulates that all forms of activity in the capital market must be in accordance with sharia principles, whose adherents practice usury, gharar (uncertainty), and maisir (speculation). Instruments such as stocks, bonds, and derivative products are only permitted if they comply with sharia provisions. In addition, this fatwa emphasizes the importance of transparency, fairness, and clear and fair profit sharing between transacting parties, in order to ensure that investment activities are carried out in accordance with Islamic ethical principles.

This sharia capital market is part of the existing capital market but the difference is that it applies sharia principles in all its trading activities. According to Soemitra, the sharia principle here means being free from Maghrib (maisyir, gharar and usury), because the conventional capital market is suspected of containing many of these prohibitions so that Muslims who want to invest there doubt its halal and haram status.

Fatmawati Soekarno State Islamic University Bengkulu is one of the state universities that already has an investment gallery. The opening of this gallery is a collaboration between the Faculty of Islamic Economics and Business with OJK (financial services authority), Indonesia Stock Exchange and PT. First Asia Capital, Dean of FEBI IAIN Bengkulu Mrs. Dr. Asnaini inaugurated the sharia investment gallery on September 21, 2016 said that the existence of the sharia investment gallery can be utilized by students and the general public who will invest in sharia stocks.

Minimum capital is often considered an obstacle in investing, because many people assume that investment requires large funds. This causes some people to be reluctant to start investing, especially in the sharia capital market. In fact, there are many investment instruments in the sharia capital market that can be started with small capital, such as sharia mutual funds or sharia stocks that can be accessed with affordable capital. According to Pajar, minimum capital is one of the factors that someone must consider before making a decision to invest. Minimum investment capital is taken into consideration because it contains an estimated calculation of funds for investment, the more minimal the funds needed, the higher a person's interest in investing.

In developing the capital market industry in Indonesia, PT. Indonesia Stock Exchange (IDX) always provides education towards a better direction that aims to increase the number of active investors in the capital market in Indonesia. Investment learning education has a very important role in encouraging investment interest in the capital market, especially the sharia capital market. Increasing financial literacy and knowledge about investment can minimize the risk of loss and increase the potential for profit for investors. Therefore, increasing education about sharia investment through various platforms and methods that are easily accessible to the public is very important to expand participation in the sharia capital market in Indonesia.

Table 1.1 Investor interview survey results

No	Questions	Percentage	
		Yes	No
1.	After learning about investing in the Sharia capital market, are you interested in investing with the capital you have?	85,7%	14,3%
2.	Are you interested in investing because the capital you have is sufficient to start and provide benefits?	85,7%	14,3%
3.	After learning about investing in the Sharia capital market, do you have a desire to increase your investment capital?	82,1%	17,9%

Source: Processed Data, 2025

From the results of the interview survey conducted on 28 respondents who provided answers to three questions regarding investment in the Sharia capital market, it can be concluded that the majority of respondents showed a high interest in investing in the Sharia capital market. In the first question, namely regarding interest in investing with the capital they have after studying the Sharia capital market, 85.7% of respondents stated that they were interested, while only 14.3% were not interested. This shows that most respondents feel inspired to start investing after understanding the concept of investing in the Sharia capital market. Furthermore, in the second question, which asked whether interest in investing was driven by the adequacy of the capital they have, 85.7% of respondents answered in the affirmative, which means that they feel that the capital they have is sufficient to start and provide benefits. Only 14.3% felt that their capital was not sufficient. This shows that most respondents feel that they are financially ready to make beneficial investments. Finally, in The third question, which asked whether after learning about investment in the Sharia capital market there was a desire to increase investment capital, 82.1% of respondents answered positively, having the desire to increase their investment capital in the future after gaining a deeper understanding of sharia investment. This reflects the potential for growth in investor participation in the sharia capital market if education is improved. Only 17.9% did not have the desire to increase investment capital. Overall, the data from this interview survey shows that the high enthusiasm for sharia investment after understanding the concept of investment in the sharia capital market, the majority of respondents feel interested and ready to invest and have the potential to develop their investment further.

Investment in the sharia capital market has shown a significant increase in recent years, along with the increasing affordability of the minimum capital for investment. Many sharia-based investment platforms offer products that can be accessed by investors with limited funds, making investment more inclusive for various groups, including the younger generation and people with middle to lower incomes. On the other hand, investment education also plays an important role in increasing investment interest, especially in the sharia capital market. Effective learning about the principles of sharia investment, types of instruments available, and their advantages and risks can provide a deeper understanding for prospective investors. With the right education, the public can better understand how to invest wisely and in accordance with sharia principles. This is expected to increase the level of public participation in the sharia capital market.

Through this study, it is expected to find a picture of the influence of minimum capital and investment learning education on investment interest in the sharia capital market. This study aims to identify whether there is a significant relationship between the two and how these factors can be a solution in increasing public participation in the sharia capital market. From the background above, it is clear that researchers are interested in conducting a study entitled "the effect of minimum capital and investment learning education on investment interest in the sharia capital market (study of investors in the sharia investment gallery)"

METHOD

Analysis Method

This study uses a quantitative approach with a field research type, which aims to analyze the effect of minimum capital and investment learning education on investment interest in the Islamic capital market among students. Data were collected through a questionnaire using a Likert scale and analyzed using multiple regression with SPSS version 15. This study was conducted in March 2025 at the Faculty of Islamic Economics and Business, Islamic Economics Study Program, Fatmawati Sukarno State Islamic University Bengkulu, with 71 respondents. Data sources include primary data obtained from student questionnaires and secondary data obtained from books, journals, and related references. The research variables consist of minimum capital (X1), investment learning education (X2) as independent variables, and investment interest (Y) as dependent variables. Data analysis techniques include validity and reliability tests to ensure data quality, classical assumption tests (normality tests, multicollinearity tests, and heteroscedasticity tests), and hypothesis testing using t-tests and F-tests, with the calculation of the coefficient of determination (R^2) to assess the extent to which the independent variables influence the dependent variable.

RESULTS AND DISCUSSION

Results

The profile of respondents in this study describes the characteristics of the respondents based on age, gender, study program, and Sharia capital market investors. To clarify the identity of the respondents, this study presents the characteristics of the 71 respondents selected as the sample. The characteristics of the respondents include:

Data Quality Testing

Validity Test

This test is used to measure the level of validity of a questionnaire. The questionnaire is said to be valid if r count > r table. The test results are in the following table:

Table 1.2 Validity Test Results

Variable	Questions Item	R hitung	R tabel	Ket
Minimum Capital	Statement 1	0,706	0,234	Valid
	Statement 2	0,764	0,234	Valid
	Statement 3	0,673	0,234	Valid
	Statement 4	0,554	0,234	Valid
Investment Learning Education	Statement 5	0,631	0,234	Valid
	Statement 6	0,638	0,234	Valid
	Statement 7	0,614	0,234	Valid
	Statement 8	0,633	0,234	Valid
Investment Interest	Statement 9	0,598	0,234	Valid
	Statement 10	0,496	0,234	Valid
	Statement 11	0,766	0,234	Valid
	Statement 12	0,650	0,234	Valid
	Statement 13	0,654	0,234	Valid

Source: Software SPSS versi 15 Data, 2025

Based on the analysis results from the validity test above, it can be seen that all variables have calculated r values > r table, meaning that this shows that the questions in the questionnaire are able to measure the variables to be measured, or it can be seen that all statements are valid. Each statement item is able to measure the variable.

Reliability Test Results

This test is used to see the stability of a measuring instrument. A questionnaire is said to be reliable if the respondent's answers to the statements are consistent over time. A questionnaire is declared reliable if the Cronbach Alpha value is > 0.60. The following are the results of the reliability test of the variables Minimum capital (X1) and Investment learning education (X2) affecting Minai investment (Y).

Table 3. Reliability Test Results

Cronbach's Alpha	N of Items
,878	13

Source: Software SPSS versi 15 Data, 2025

The results of the reliability test above show that the three variables, namely Minimum Capital (X1) and Investment Learning Education (X2) have an effect on Minai investment (Y). has a Cronbach Alpha value> 0.878. Thus it can be concluded that the indicators used are stated to be reliable.

Classical Assumption Test

Normality Test

The results of the statistical analysis normality test were carried out using the Kolmogorov-Smirnov test. If the significant value is < 0.05, then the residual data distribution is not normal. If the significant value is >0.05, then the residual data is normally distributed.

Tabel 4. Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		71
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,96682278
Most Extreme Differences	Absolute	,104
	Positive	,101
	Negative	-,104
Kolmogorov-Smirnov Z		,878
Asymp. Sig. (2-tailed)		,424

a. Test distribution is Normal.

b. Calculated from data.

Source: Software SPSS 15 Data, 2025

The table above shows the asymp sig (2-tailed) figure which can be as large as 0.424 > 0.05. Based on the results of the table above, it can be concluded that the remaining data in this study is normally distributed.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model finds a correlation between independent variables. Multicollinearity can be seen from the tolerance and VIF values. If the tolerance value is > 0.10 and the VIF value is < 10, then there is no symptom of multicollinearity.

Table 5. Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	4,210	2,568		1,639	,106		
	X1	,554	,169	,433	3,282	,002	,494	2,024
	X2	,401	,204	,259	1,965	,054	,494	2,024

a. Dependent Variable: Y

Source: Software SPSS 15 Data, 2025

Based on the results of the data test in table 4.7 above, it can be stated that the minimum capital variable (X1) gets a tolerance value of 0.494> 0.10 with a VIF value of 2.024 <10, and investment learning education (X2) gets a tolerance value of 0.494> 0.10 with a VIF value of 2.024 <10, and it can be concluded that the regression model does not experience multicollinearity interference, so it meets the requirements for regression analysis.

Heteroscedasticity Test

The heteroscedasticity test is conducted to identify the inequality in the variance of the regression model between observations. If the significant value is > 0.05 for each independent variable, then it can be said that this data does not show symptoms of heteroscedasticity.

Table 6. Heteroscedasticity Test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,733	1,671		-,439	,662
	Modal Minimal	,036	,110	,056	,330	,743
	Edukasi Pembelajaran Investasi	,089	,133	,115	,673	,503

a. Dependent Variable: ABS_RES

Source: software SPSS 15 Data

The table above shows that the variables included in the regression model have a significance value > 0.05. The results obtained are minimum capital (X1) of 0.743 > 0.05 and investment learning education (X2) of 0.503 > 0.05. It can be concluded that there are no symptoms of heteroscedasticity or the assumption of the heteroscedasticity test has been met so that the regression model can be used to estimate the effect of investment interest based on the input of each independent variable.

Hypothesis Testing

Multiple Regression Analysis

Multiple regression analysis is used to measure the influence of independent variables on dependent variables as well as predict the value of the dependent variable if the value of all independent variables is known. Based on the results of data processing analyzed using the SPSS version 15 application, the following multiple regression results were obtained:

Table 7. Multiple Regression Analysis

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,210	2,568		1,639	,106
	Modal Minimal	,554	,169	,433	3,282	,002
	Edukasi Pembelajaran Investasi	,401	,204	,259	1,965	,054

Source: software SPSS 15 Data, 2025

The regression model obtained is:

4.21 = 0.55X1 + 0.40X2 + e This multiple regression equation can be explained as follows:

1. Constant (a) is 4.21, then the minimum capital and investment learning education value is 0, then the investment interest value is 4.21.
2. The regression coefficient for the minimum capital variable is 0.55 X1, meaning that if the minimum capital variable increases by 1%, the investment interest variable increases by 0.55. The coefficient has a positive value of 0.55 X1, meaning that there is a positive relationship between the minimum capital variable and investment interest.

3. The coefficient of investment learning education is 0.40 X2, meaning that if the investment learning education variable increases by 1%, the investment interest variable increases by 0.40. The coefficient has a positive value of 0.40 X2, meaning that there is a positive relationship between the investment learning education variable and investment interest.

The results of this equation show that the coefficient values on the Minimum Capital (X1) and Investment Learning Education (X2) variables are positive, meaning that all X variables have a relationship in the same direction as investment interest.

T-Test

This test is to measure the influence of each independent variable with the dependent variable. The basis of the decision is stated to have a partial influence if t count> t table and if the sig value <0.05

Table 8. T-Test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,210	2,568		1,639	,106
	Modal Minimal	,554	,169	,433	3,282	,002
	Edukasi Pembelajaran Investasi	,401	,204	,259	1,965	,054

Source: software SPSS 15 Data

The results of the t-test show that the significance value of X1 is 0.002, which is smaller than 0.05, thus H0 is rejected and H1 is accepted. This indicates that the minimum capital variable has a positive and significant effect on investment interest. Meanwhile, the significance value of X2 is 0.054, which is greater than 0.05, so H0 is accepted and H2 is rejected. This means that the investment learning education variable does not have a significant effect and tends to have a negative influence on investment interest.

F-Test

This test is used to see the influence of all independent variables simultaneously on the dependent variable. If the calculated F value > F table or the significance probability value < 0.05, then simultaneously the independent variables have a significant influence on the dependent variable.

Table 9. F-Test

ANOVA [b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	191,832	2	95,916	24,086	,000[a]
	Residual	270,787	68	3,982		
	Total	462,620	70			

Source: Software SPSS 15 Data, 2025

Based on the results of the F Test above, it can be noted that 24.086 with a significance level of 0.000. Because the significance value of 0.000 <0.05, it can be concluded that minimal capital (X1) and investment learning education (X2) have a simultaneous effect on investment interest.

Coefficient of Determination *(R-squere)*

The coefficient of determination (R^2) test is used to measure how much change in the dependent variable (Y) is caused by the independent variable (X). The coefficient of determination value ranges from 0 to 1.

Table 10. Coefficient of Determination *(R-squere)*

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,644[a]	,415	,397	1,996

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

Source: Software SPSS 15 Data, 2025

The results of the calculations carried out show that the R Square value obtained is 0.415 which indicates that 41.5% of the investment interest variable (Y), which is influenced by minimal capital (X1) and investment learning education (X2). While the rest is influenced by other factors outside the model.

The Influence Of Minimum Capital On Investment Interest

The results of the t-test show that there is an increase in investment purchases, as the significance value is 0.002 < 0.05, indicating that H0 is rejected and H1 is accepted. This shows that the minimum capital variable has a positive and significant impact on investment interest.

the influence of investment Learning education on investment interest

Based on the results of the t-test calculation, the investment learning education variable obtained a significance value of 0.054, > 0.05. This means that there is no significant effect of the investment learning education variable (X2) on the investment interest variable.

The Influence of Minimum Capital and Investment Learning Education on Investment Interest

Based on the research results, it can be concluded that minimum capital (X1) and investment learning education (X2) together have a significant influence on investment interest (Y), with a contribution of 24.086 and a significance level of 0.000, demonstrating their significant impact on investment interest in the Islamic capital market.

CONCLUSION

This study concludes that minimum capital has a significant effect on investment interest in the sharia capital market with a significance value of 0.002 <0.05, while investment learning education does not have a significant effect on investment interest in the sharia capital market with a significance value of 0.054> 0.05. However, together, minimum capital and investment learning education have a positive effect on investment interest in the sharia capital market with a contribution of 24.086 and a significance level of 0.000 which indicates a significant effect. In further research, it is recommended that researchers use a larger sample size so that the results obtained are more valid and reliable. In addition, it is recommended to include other variables as additional factors to enrich the analysis and provide a more comprehensive understanding of the factors that influence investment interest in the sharia capital market.

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