



Cultivating Investment Awareness From an Early Age for High School Students at Raudhatul Ulum Sakatiga Islamic Boarding School, Ogan Ilir Regency

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ABSTRAK

Kegiatan pengabdian masyarakat ini bertujuan untuk mengatasi rendahnya pemahaman investasi dan pengelolaan keuangan di kalangan santri sebagai bagian dari upaya penguatan literasi keuangan sejak dini. Program ini dilaksanakan di SMA Terpadu Raudhatul Ulum, Sakatiga, Kabupaten Ogan Ilir, dengan melibatkan 40 santri. Kegiatan meliputi ceramah interaktif, diskusi, simulasi, dan pendampingan praktis selama tiga hari. Hasil penelitian menunjukkan bahwa peserta mampu memahami konsep dasar pengelolaan keuangan, mengenali berbagai bentuk investasi sederhana, dan menunjukkan sikap yang lebih bijak dalam mengelola uang saku. Kegiatan ini diharapkan dapat menumbuhkan budaya literasi keuangan di kalangan santri dan menjadi langkah awal dalam membangun generasi muda yang cerdas, mandiri, dan berwawasan masa depan.

ABSTRACT

This community service activity aims to address the low understanding of investment and financial management among Islamic boarding school students as part of efforts to strengthen financial literacy from an early age. The program was carried out at Raudhatul

Ulum Islamic Boarding School Integrated High School in Sakatiga, Ogan Ilir Regency, involving 40 students. The activity included interactive lectures, discussions, simulations, and practical mentoring over three days. The results showed that participants were able to understand the basic concepts of financial management, recognize various forms of simple investments, and demonstrate wiser attitudes toward managing their pocket money. This activity is expected to foster a culture of financial literacy among students and serve as an initial step in developing a smart, independent, and future-oriented young generation.

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1. INTRODUCTION

The rapid advancement of information technology and the current economic globalization demand that the younger generation possess sound financial understanding and awareness to adapt to rapidly changing economic dynamics. One crucial aspect of financial literacy that needs to be instilled from an early age is investment awareness. Investing is not merely viewed as an economic activity, but also as a form of financial character education that fosters discipline, responsibility, and the ability to think rationally in decision-making (Suraya et al., 2020). Through investment, individuals learn to restrain consumer desires in order to achieve greater profits and prosperity in the future.

However, the socioeconomic reality of Indonesian society shows quite worrying symptoms. A consumerist lifestyle is now increasingly widespread, especially among adolescents who are familiar with digital technology and social media. Suraya et al. (2020) revealed that consumerist behavior is not limited to adults but has also penetrated school and university students. This phenomenon is exacerbated by easy access to online shopping, the intensity of promotions through digital media, and the emergence of a culture of prestige among young people. As a result, many teenagers prioritize spending to satisfy immediate desires over managing their finances and developing assets for the future.

These findings align with research conducted by Permatasari et al. (2024), which revealed that consumptive behavior among Generation Z has the potential to lead to shopping addiction, which ultimately

negatively impacts personal financial stability. To address this issue, an educational approach is needed that fosters financial awareness and an understanding of the importance of investing from an early age. Through this approach, it is hoped that teenagers will think more productively, avoid wasteful lifestyles, and manage their finances wisely and purposefully.

Investing from a young age offers numerous benefits, particularly in developing healthy economic habits and mindsets. According to Aditama and Nurkhin (2020), there are five main benefits of investing: providing opportunities to earn long-term income, protecting the value of money from the impact of inflation, creating a sustainable source of passive income, increasing adaptability to economic changes, and tailoring investments to individual financial circumstances. By understanding these benefits, students can develop a sensitivity to the importance of financial planning and have a clear direction in building a stable and prosperous financial future.

Research conducted by Krisdayanti and Mega (2020) shows that financial literacy and self-control play a significant role in influencing a person's behavior in managing their finances. In other words, the better a person understands financial concepts, the wiser they are in making economic decisions, including investment decisions. Based on this, implementing investment education in schools, particularly at the high school level, is a strategic step to strengthen the foundation of financial literacy in the younger generation, so they are better prepared to face future economic challenges.

From an Islamic educational perspective, Islamic boarding schools (pesantren) play a crucial role as institutions that focus not only on teaching religious knowledge but also on character development and economic awareness among students. Pesantren serve as a forum for moral development and an educational center that instills social responsibility, including the wise and ethical management of wealth. Values such as trustworthiness, striving for excellence, and the prohibition of excessive behavior (israf) serve as fundamental principles in developing financial behavior in accordance with Islamic ethics. One Islamic educational institution that excels in implementing these values is the Raudhatul Ulum Sakatiga Islamic Boarding School in Ogan Ilir Regency. It is known as a modern Islamic boarding school with an integrated curriculum that combines religious and general education and is committed to fostering economic independence among its students (Tjandrakirana et al., 2023).

The Raudhatul Ulum Sakatiga Islamic Boarding School has an educational system based on character, discipline, and life skills. Against this backdrop, the community service activity themed "Cultivating Investment Awareness from an Early Age for High School Students at the Raudhatul Ulum Sakatiga Islamic Boarding School in Ogan Ilir Regency" is highly relevant. This activity not only introduces basic investment concepts but also provides practical skills in managing pocket money, saving, and understanding the risks and opportunities of every financial decision. The benefits and urgency of this activity can be explained through the following points:

1. Investment education at school age will improve students' ability to understand the concepts of financial management, risk, and return. According to Handayani et al. (2022), understanding investment fundamentals helps individuals make smarter and more targeted financial decisions. Thus, students not only learn to save but also plan their allocation of funds for long-term investments.
2. Investment awareness serves as a means of developing a rational economic character. Adolescents with financial awareness will be better able to distinguish between needs and wants. Permatasari et al. (2024) emphasized that financial education in schools can transform a consumptive mindset into a productive one. By investing, students learn about the time value of money, risk, and the importance of delaying consumption for future benefits.
3. Investment does not conflict with Islamic teachings as long as it is conducted in a halal manner and does not contain elements of usury or gharar. In the context of Islamic boarding schools, this activity can also serve as a means of introducing various forms of sharia-compliant investment, such as gold savings, sharia mutual funds, and community-based micro-enterprises. This is in line with the goal of Islamic boarding school education which is not only to form moral individuals, but also independent and competitive individuals in the economic field (Asbaruna & Gorib, 2023).

In addition to the three main benefits mentioned above, this activity is also expected to increase motivation and build collective awareness within Islamic boarding schools regarding the importance of financial management based on Islamic values. Investment awareness is not merely defined as the ability to manage finances, but also as a form of religious worship that demands trustworthiness, responsibility, and ethics in managing assets. By understanding sound investment principles, students will not only avoid illegal or fraudulent investment practices but can also act as agents of financial literacy, spreading positive knowledge to their communities.

More broadly, the implementation of investment education among students is also aligned with the 2021–2025 Indonesian National Financial Literacy Strategy program initiated by the Financial Services Authority (OJK). The program aims to increase the national financial literacy and inclusion index through collaboration between educational institutions, the financial sector, and the community. Therefore, this community service activity is a crucial part of the national effort to build financial awareness in the community from an early age, while

strengthening the role of education in developing a financially literate, ethical, and competitive young generation in the global era. The objectives of this community service activity are as follows:

1. To increase the understanding of high school students at the Raudhatul Ulum Islamic Boarding School in Sakatiga regarding the importance of investing from an early age to prepare for a stable and financially independent future.
2. To introduce various forms of investment that comply with Sharia principles, such as gold savings, Sharia deposits, and Sharia mutual funds, so that students understand safe and ethical investment alternatives.
3. To develop a responsible, thrifty, and productive financial character, and to encourage students to manage their finances with appropriate planning and strategy.

Through this activity, it is hoped that students will not only understand investment concepts and theories theoretically but also be able to apply them in their daily lives. This application can be realized through the habit of saving regularly, setting aside pocket money for productive purposes, and recognizing and utilizing simple investment instruments appropriate to their age and abilities. Thus, this activity is expected to develop a generation of students who are financially intelligent, independent, and have a clear future orientation, as well as being able to serve as role models in wise and ethical financial management in their communities.

2. METHOD

The community service activity, "Cultivating Investment Awareness from an Early Age for High School Students at the Raudhatul Ulum Sakatiga Islamic Boarding School in Ogan Ilir Regency," was implemented using an educational, participatory, and applied approach. This activity focused on increasing students' knowledge and awareness of the importance of investing from an early age through interactive and contextual learning activities.

The activity utilized interactive explanations, two-way discussions, and practical guidance, enabling students to actively participate in understanding and practicing simple investment concepts relevant to their daily lives. This approach aligns with research by Permatasari et al. (2024), which emphasized the effectiveness of educational methods and discussions in improving students' financial literacy. In general, this community service activity was implemented through four main stages:

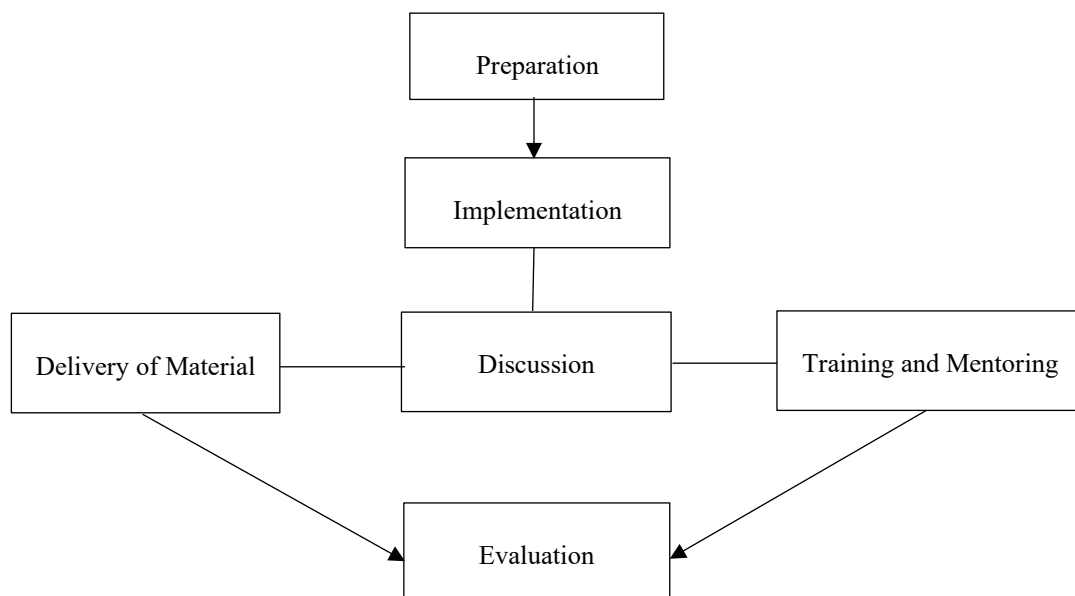


Figure 1. Community Service Activity Flow

Learning in this community service activity begins with the preparation phase, which includes coordination with the school, scheduling, and preparing the materials and learning tools to be used. Once all preparations are complete, the activity moves into the implementation phase, which consists of several main activities. The implementation phase begins with the presentation of material by the community service team, explaining the importance of investing early. The activity then continues with an interactive discussion, where participants have the opportunity to express their opinions and ask questions about the material presented. The activity then continues with training and mentoring, where participants are directly guided in creating a personal

financial management plan and learning about simple forms of investment appropriate for their age. The entire activity concludes with an evaluation phase, which is conducted to assess the level of understanding and engagement of participants during the activity. Evaluation is conducted through direct observation, reflection, and a short test to measure students' understanding of investment awareness.

Target Audience

The target audience for this community service program is high school students at the Sakatiga Islamic Boarding School in Ogan Ilir Regency, specifically grades 10 and 11.

Evaluation Design

The evaluation process for this activity is designed to assess the program's success in fostering investment understanding and awareness among students. Assessments are conducted from the beginning to the end of the activity, reviewing aspects of knowledge, attitudes, and skills. Before the activity began, participants were given an initial questionnaire to determine their level of understanding of financial management and investment. After the training session concluded, a final test was administered to assess improvements in learning outcomes. In addition to the written test, direct observations were also conducted throughout the activity to assess participant engagement in discussions, group exercises, and simple investment simulations. Students who demonstrated initiative and practical understanding in managing their pocket money were deemed to have made significant progress. The program's success was measured by improved test scores, their enthusiasm for participating in the training, and their ability to apply basic investment concepts to personal financial planning.

3. RESULTS AND DISCUSSION

Description of The Community Service Activity

This community service activity was held at the Raudhatul Ulum Islamic Boarding School Integrated High School in Sakatiga, Ogan Ilir Regency, and was attended by 40 students, consisting of 10th and 11th graders. The program focused on increasing students' understanding and awareness of the importance of investing from an early age. The activity was divided into three stages: introduction, training, and evaluation. The initial stage provided an introduction to basic investment concepts. The second stage focused on implementation through guidance and simple exercises on personal financial management. The final stage was used to evaluate the participants' knowledge and understanding. All activities were conducted over three days using educational and participatory methods to encourage students to actively participate in the learning process.

Activity Implementation Process

This community service activity began on the first day with an opening ceremony attended by the Principal of the Raudhatul Ulum Islamic Boarding School Integrated High School in Sakatiga, Mr. Evin Winata, S.Pd., the accompanying teachers, the activity participants, and the community service team from the Faculty of Economics, Sriwijaya University. Following the opening ceremony and remarks, the event continued with the main presentation by a speaker on the topic "Cultivating Investment Awareness from an Early Age for High School Students." The material was presented using a projector and summary sheets were distributed to facilitate participant follow-up. In this session, the speaker explained the definition of investment, its benefits for teenagers, and examples of simple investments that students can make, such as saving regularly or buying gold in small amounts. The participants' enthusiasm was evident in their active participation in asking questions and discussing matters related to managing pocket money and how to invest safely.



Figure 2. Presentation of material by the resource person

On the second day, the activity continued with a more interactive training and mentoring session. The community service team guided participants through exercises on how to manage their personal finances and introduced them to various forms of simple investments appropriate for students' ages. In this activity, speakers introduced several examples of investment instruments, such as term deposits, small gold purchases, Islamic mutual funds, and productive student-scale businesses like selling snacks or handicrafts.

Participants were enthusiastic when invited to discuss the advantages and risks of each type of investment. They were then divided into small groups and asked to seek additional information from the internet, books, and financial articles about the types of investments most attractive to teenagers. Afterward, each group developed a personal budget plan, dividing their pocket money into three main sections: needs, savings, and investments. The results of the group work were presented to the other participants, fostering an exchange of ideas and experiences that furthered their understanding.

This activity enhanced the learning environment, as participants not only listened to the material but also actively engaged in analyzing and practicing simple investment concepts. This session provided students with real-world experience in managing their money wisely and instilled productive thinking habits from an early age.



Figure 3. Student Assistance in Preparing Finances and Planning Investments

On the third day, activities focused on evaluation. The community service team assessed the participants' completed assignments and held an open discussion session to determine their understanding of the project after participating in the previous two days. The evaluation revealed that participants were able to clearly re-explain basic investment concepts. They also demonstrated a more focused approach to managing their personal finances. Overall, the community service activity ran smoothly and received a positive response from all participants and the school. It is hoped that it will be the first step in fostering investment awareness among Islamic boarding school students.

4. CONCLUSION

The community service activity, themed "Cultivating Investment Awareness from an Early Age" for High School Students at the Raudhatul Ulum Islamic Boarding School in Sakatiga, Ogan Ilir Regency, was successfully implemented and received high enthusiasm from the participants. The three-day event ran smoothly, from introduction to training to evaluation. Students demonstrated strong interest in understanding the importance of investing from school age. Through the presentation of materials, discussions, training, and mentoring, participants were able to identify various simple forms of investment that students can undertake and learn how to manage their personal finances in a more focused manner.

The results of the activity indicated an increase in participants' knowledge and awareness of the importance of investment and financial management. Participants also began to view investment as not only about money but also a form of responsibility in managing one's wealth and preparing for the future. Therefore, this activity is expected to be the first step in fostering a culture of financial literacy among Islamic boarding school students and encourage the development of a young generation that is independent, productive, and financially aware from an early age.

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