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by Kadek Ayu Budiartini

The Effect Of Knowledge And Motlvation On Interest In Investing In Capital Market In The Community Of Klungkung District

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Abstract: Regarding investment knowledge and investment motivation on interest in investing in the global capital market, it must be informed to the public, especially the people of Klungkung District, both from the rich and the poor. The people of Klungkung District really need guidance to be able to find out investment early so that people are not consumptive and dare to start preparing themselves for financial stability later.

This study aims to determine the effect of knowledge and motivation on interest in investing in the capital market in the people of Klungkung District. The independent variables used in this research are knowledge and investment motivation. The dependent variable used is investment interest. The type of data used in this research is primary data which is obtained by distributing questionnaires to respondents using a google form. The sampling technique in this research uses random sampling with a population of 59,290. The number of samples obtained were 398 respondents in the Klungkung District community using the slovin formula technique. Conduct validity and reliability tests to determine the data to determine whether or not a data is valid which can be further tested using the SPSS 20 for windows program. The data analysis technique used is multiple linear regression analysis technique. Decision making in this research is seen from the significance value of 0.05.

The results of this research show that: (1) knowledge has a positive effect on investment interest. (2) motivation has a positive effect on interest in investing. (3) knowledge and motivation simultaneously affect the interest in investing in the capital market.

Keywords: Knowledge, Motivation, Interest, Investment

Introduction

The capital market is a place where people can make transactions by trading securities owned by excess funds (investors) and parties in need (companies). Technological developments at this time provide freedom for investors to choose their investment method. Since the opening of the Indonesia Stock Exchange, the form of investing in buying and selling shares has become an investment option that is quite easily accessible to most people. One way to be financially independent is by investing. In the middle of the journey in trying to invest not a few people have failed. The main reason this happens is because you don't have specific and measurable financial goals when investing. Therefore, investment knowledge and investment education are needed to form motivation in a person so that in the end someone is interested in investing.

There is a significant effect between investment knowledge and investment motivation of FEUNP business education students [1]. Investment knowledge has a significant effect on investment interest in students of the Business Research Program, Faculty of Economics, Muhammadiya Purwokerto University class of 2016 and 2017 [2]. Based on the survey results of investment knowledge and investment motivation of students at Swadaya University, Gunung Jati Cirebon, it can be concluded that investment knowledge (X1) has a large effect on investment interest (Y) of students in Swadaya. The regression coefficient of Gunung Jati University Cirebon is 2.725 and the significance value is 0.008 < 0.1 [3]. The results of the study indicate that investment knowledge affects investment interest. Start with the knowledge someone has that helps them manage their investments. People with more investment knowledge are more interested in investing [4]. Motivation has an effect on investment interest. Most people invest because they naturally have something that interests them, which motivates them to invest [5]. The results of the study say (1) Investment motivation is proven to be very

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positive. (2) Knowledge of investment is positive and important in the capital market. (3) Knowledge and investment motivation are very positive in the capital market [6]. Partially, the variable (X3) has no effect on student investment interest (Y). "In line with the theory of return and risk, high returns produce high risks and vice versa, the average potential investor before investing is very concerned about the risks that exist in an investment" [7]. This motivation does not affect our interest in investing in Batam State Polytechnic. Capital market knowledge has a positive effect on interest in investing in Batam State Polytechnic [8].

Regarding investment in the global capital market, it is also better to inform the public, especially the people of Klungkung District, both from the rich and the poor. The people of Klungkung District really need guidance to be able to find out investment. One of the problems that occur is the low interest of the Klungkung sub-district community in investing in the capital market and there are several factors that are known to cause low public interest in investing. Among them, the lack of remaining money that can be used to invest and education about investment which is still very limited. From these several factors, there are investment knowledge and investment motivation factors that can influence public interest in investing in the capital market. The purpose of this study was to determine the effect of knowledge and motivation on interest in investing in the capital market in the Klungkung sub-district community.

Method

The type of research used in this research is quantitative research. In this study, the data source used is primary data. Primary data obtained from the distribution of questionnaires. This research was conducted in the Klungkung District area, with the research period starting from April to August 2022. The population used in this study was data from the local community of Klungkung District in 2020, amounting to 59,290 people. In taking the sample for this study, the researcher used a technique with the slovin formula to find the sample. In this study, there are three variables used, including two independent variables consisting of investment knowledge and investment motivation and one dependent variable, namely investment interest.

The data analysis technique used is:

1. **Classic assumption test**

1.1. Normality test

Normality test was used to confirm the regression model used in the study, and confounding variables showed normal data distribution. This test is used to measure data using ordinal, interval, and ratio scales. Analysis by parametric method must meet the requirements of normality. H. Data come from normal distribution. Nonparametric statistics are used when the data are not normally distributed or the sample size is too small. This study used the one sample Kolmogorov-Smirnov test with a significance level of 0.05. The data is said to be normal if the significance is greater than 0.05.

1.2. Multicollinearity test

Multiple multicollinearity test aims to determine whether there is a correlation between independent variables in regression mode. In the proper regression mode, there should be no correlation between the independent variables. To find out if there is linearity, you can get it from the Variance Expansion Factor (VIF) value. If the VIF number is greater than 10, it means that there is multiple linearity.

1.3. Heteroscedasticity Test

Heteroscedasticity test aims to determine whether there is a regression mode with variance inequality from the rest of the observations to other observations. If the deviation from the observed residual is different from other observations, it means that there are symptoms of heteroscedasticity in the regression mode. In good regression mode, there is no heteroscedasticity. Measurement of heteroscedasticity test using the glejser test with SPSS [9]. The basis for the Glejser test is if the Tcount value is less than Ttable and the significance value is greater than 0.05, if the Tcount value is greater than Ttable and the significance value is 0.05, then heteroscedasticity is less than 0.05.

2. **Hypothesis test**

2.1. T Uji test

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To test the hypothesis in this study partially also measured the value of the variable significance test (t test) and the coefficient of determination (R2). The variable significance test or t test shows how far the influence of one independent variable individually in explaining the variation of the dependent variable. A significance level that is smaller than 0.05 indicates a significant influence between the independent variable and the dependent variable.

2.2. F Uji test

The F test was conducted to show whether all the independent variables included in the mode had a joint effect on the dependent variable. The test criteria for the F-test is to show the magnitude of the F-value and the significance of p. If the p-value of the analysis is 0.05 then the regression model is significant at the 5% level, it can be concluded that the model formulated as multiple regression equation is correct.

2.3. Finding the coefficient of determination (R^2)

Analysis of the coefficient of determination was carried out to measure the independent variables that could explain changes in the dependent variable. This part can be verified by looking at the adjusted R^2 quantity in the model summary table. The range of R2 is 0 to 1 (0 R2 1). When R2 is 0, it shows that there is no effect of the dependent variable between the independent variables, and when R2 decreases and approaches 0, it can be said that the influence of the independent variable on the dependent variable is getting smaller. dependent variable. The closer R2 to 1, the stronger the influence of the independent variable on the dependent variable. For each additional independent variable, R2 must be increased regardless of whether the variable has a significant effect on the dependent variable. Therefore, many researchers recommend using the adjusted R-squared value when assessing the optimal regression mode. Unlike R2, the matched R-squared value can be increased or decreased when the independent variable is added to the model.

Result and Discussion

To find out how respondents' perceptions of the influence of knowledge and motivation on interest in investing in the capital market in the people of Klungkung District. Then, a questionnaire was distributed containing the general respondent's perception of the influence of knowledge and motivation on interest in investing in the capital market. The number of respondents in this study was 398 people n=59.290/(1+(59.290/(0.05] ^2))) = 59.290/(1+(59.290.0.0025)) = 59.290/(1+148.225) = 59.290/149 = 397, 9 = 398 based on calculations using the Slovin formula with an error rate of 5%, where from each variable has several statements [10]. Furthermore, from respondents' answers regarding the effect of knowledge and motivation on interest in investing in the capital market in the Klungkung District community, it is made into a recapitulation table so that it can be tested.

1. **Classical assumption test results**
1.1. Normality test

In this study, normality testing was carried out using One-Sample Kolmogorov-Smirnov statistical analysis, namely by comparing the Kolmogorov-Smirnov count with the Kolmogorov-Smirnov table. The results of the analysis in the following table:

Tabel
Hasil Uji Normalitas

Dasar Pengujian	Hasil	Signifikansi	Keterangan
Asymp. Sig (2-tailed)	0,100	0,05	Data Berdistribusi Normal

Sumber: Data SPSS diolah, (2022)

Based on the normality test table using the One-Sample Kolmogorov-Smirnov Test, it shows that the Kolmogorov-Smirnov value is 0.100. The Kolmogorov-Smirnov value is greater than the Kolmogorov-Smirnov table value of 0.05, so the research data is accepted which indicates that the data used in this study is normally distributed, so it can be concluded that the model meets the assumption of normality.

1.2. Multicollinearity test

Multicollinearity test was conducted to see if there was a perfect correlation between the independent variables used in this study. Multicollinearity test was carried out by analyzing the VIF value. The VIF value is used to measure the variability of the independent variables or the relationship between independent variables, if the VIF value is less than 10, it indicates the absence of multicollinearity. The VIF value is shown in the following table:

Tabel
Uji Multikolinieritas

Variabel	Tolerance	VIF	Keterangan
X1	.422	2.370	Data
X2	.422	2.370	Berdistribusi Normal

a. Dependent Variable: Y

Sumber: Data SPSS diolah, (2022)

Based on the results of the multicollinearity test in the table, it shows that each variable has a Variance Inflation Factor (VIF) value of less than 10. It can be concluded that there is no multicollinearity relationship between the independent variables.

1.3. Heteroscedasticity Test

Heteroscedasticity test was carried out using the Glesjer method. The Glesjer method regresses the regression model and obtains the residual value. The regression value was then absolute and regression was performed using all independent variables. This regression model has heteroscedasticity when there are independent variables that have a large effect on absolute residuals. This table shows the results of statistical calculations using the Glesjer method.

Tabel
Uji Heteroskedastisitas

Variabel	Sig	Keterangan
X1	0,401	Tidak terjadi heteroskedastisitas
X2	0,698	Tidak terjadi heteroskedastisitas

Sumber: Data SPSS diolah, (2022)

Based on the table, it is shown that each model has a significance value greater than 5%. This shows that the independent variable used in this study has no significant effect on the dependent variable, namely absolute error, therefore, this study is free from heteroscedasticity symptoms.

2. Hypothesis test results

2.1. T Uji test

T test is used to test the effect of each independent variable on the dependent variable. The following table shows the results of the t-test calculation using SPSS 20 as follows:

Tabel

Hasil Uji T

Variabel	T hitung	signifikansi	Keterangan
X_1	5,717	0,000	H_1 Diterima
X_2	11,385	0,000	H_2 Diterima

Sumber: Data SPSS diolah, (2022)

If the significant level (Sig.) < 0.05 means that the independent variable has a significant effect on the dependent variable, otherwise if the significant level (Sig.) > 0.05 means that the independent variable has no significant effect on the dependent variable. Based on table 4.13 it can be explained that the significance value of the X_1 variable is 0.000 <0.05, meaning that investment knowledge partially has a positive and significant effect on investment interest in the capital market in the Klungkung District community, every increase in investment knowledge will also increase investment interest. Based on the significant value of the X_2 variable is 0.000 <0.05, which means that investment motivation partially has a positive and significant effect on investment interest in the capital market in the Klungkung District community, every increase in investment motivation will also increase investment interest.

2.2. F Uji test

The F statistical test is used to show that all independent variables of investment knowledge (X_1) and investment motivation (X_2) have a positive and significant effect on the dependent variable, namely investment interest (Y). The table below shows the results of the F test calculations using SPSS for Windows 20 software.

Tabel

Hasil Uji F

F Hitung	Signifikansi	Keterangan
309,559	0,000	H_3 Diterima

Sumber: Data SPSS diolah, (2022)

If the level of significance < = 0.05, it can be said that the independent variables have a joint effect on the dependent variable. On the other hand, if the significance level > = 0.05, it can be said that the independent variables have no effect on the dependent variable simultaneously. Based on table 4.12 the results obtained can be seen that the significance value (Sig.) is 0.000, which is smaller than 0.05. This means that the independent variables have a joint effect on the dependent variable.

2.3. Finding the coefficient of determination (R^2)

The analysis of the coefficient of determination aims to determine the percentage of the variables studied, namely the independent variable of investment knowledge (X_1) and investment motivation (X_2)

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on the dependent variable, namely investment interest (Y). In the following table the results of the coefficient of determination analysis.

Tabel
Hasil Uji Determinasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.781[a]	.610	.609	2.749

Sumber: Data SPSS diolah, (2022)

The adjusted R square value obtained from the analysis is 0.609, which means that the dependent variable can be explained by the independent variable as much as 60.9% (0.609 x 100%), the remaining 39.1% is explained by other variables not used in this study.

Conclusion

The influence of investment knowledge has a positive effect on interest in investing in the capital market in the Klungkung District community. So, it can be said that the application of the influence of knowledge can increase interest for people who know the benefits of the importance of investing so that people are interested and dare to start investing.

The influence of investment motivation has a positive effect on investment interest in the capital market in the people of Klungkung District. So, it can be said that the application of motivational influence also increases people's interest to be more enthusiastic in starting to invest.

The effect of investment knowledge and investment motivation on investment interest can be explained by the fact that investment knowledge and investment motivation simultaneously affect the level of interest in investing in the capital market. So it can be said that knowledge and motivation together can increase the interest of the people of Klungkung District in starting to invest so that later the Klungkung District community can manage financial finance in the future.

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Sentence Cap. Review the rules for capitalization.

Missing "?" Review the rules for using punctuation marks.

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