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Analysis of Factors That Influence Interest in Investing in the Capital Market for the Millennial Generation Through FinTech Technology

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Abstract

The aim of this research is to analyze the factors that influence interest in investing in the capital market for the millennial generation through FinTech technology. Interest here is more about interest in the form of awareness about investing. This research uses qualitative research, namely research that is descriptive and tends to use analysis. In this case, the researcher conducted a semi-structured interview, which was carried out more freely compared to a structured interview. In conducting interviews, researchers use the help of an interview guide to facilitate and focus the questions that will be asked. The results of this research can be used as a benchmark for analyzing the level of investment interest among millennials, providing support and convenience for the capital market area, as well as increasing the investment interest of young investors.

Keywords: ***Investment, Millennial Generation, Fintech Technology***

INTRODUCTION

In general, capital markets are quite possibly the best means of accumulating public assets for additional deployment of these assets for a fruitful exercise. In line with that, public authorities' efforts to bring capital into the economy must be possible through the capital market, such that individuals who obtain abundant reserves can contribute these assets through the capital market (Agestina, 2020).

In a country's economy, business is one of the drivers of world economic progress, one of which is Indonesia. Various organizations are paying attention to the capital market as a place for the future or as reserve funds for the future. Business is known as a method of setting aside inheritance or cash in the hope of obtaining large profits in the future. In the capital market, the Indonesian Impact Exchange (BEI) distributes long-term instruments such as shares, securities,

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warrants or their inheritance which can be traded on the capital market.

The capital market plays a very important role in Indonesia's progress and is also a benchmark for the economy in Indonesia. Putting resources into capital markets is a move that upholds the financial backers themselves. With capital information and explanations regarding the allocation of resources to the capital market, potential financial supporters can understand the economic situation to avoid losses.

Fintech innovations that encourage development in the monetary sector while maintaining monetary standards and supporting monetary exchange frameworks work quickly, effectively and productively. Fintech is organized into monetary administration, for example, installment system support innovation, market support, executives speculation, board protection, credit, funding and capital regulation. As far as fintech, Indonesia sees 4 types of fintech, namely installment, clearing and settlement which functions as a facilitator of installment framework for Indonesian banks or other monetary businesses.

The implementation of Fintech Innovation offers various types of speculation to the general public such as foreign trade exchange, exchange of goods, important message trading, interest in property improvement capital, online credit, cash advances, and especially online cash advances. Not only that, what fintech coordinators need to pay attention to is the ease of utilizing this assistance, so that individuals who do not yet understand innovation can utilize it effectively so that they are believed to have a pleasant encounter later. Until now the number of Fintech continues to grow. Of the 149 registered Fintechs, 37 are official Fintechs (Directorate of Fintech Licensing and Management, 2020). Not only that, to date there are still 206 illicit Fintechs that have been closed by the Monetary Administration Authority (OJK) because the 206 Fintechs are not registered and do not have permits (Franedya, 2020).

The Monetary Administration Authority (OAM) reported that although public understanding of capital markets is low, with the turn of events and the ubiquity of guidance regarding speculation using recordings and straightforward introductions, there are definite consequences for capital markets. The image of the public, especially recent college graduates, is of the stage, the impact of web-based entertainment, but a powerhouse or superstar for the practice or guidance presented through the online entertainment stage.

The Indonesian Stock Exchange (BEI) and the Monetary Administration Authority (OAM) emphasized that the development of socialization regarding capital and venture markets could help improve finances in Indonesia. Funding development among students is expected to be

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generally very good with the entertainment of learning exercises from protection parties, business exhibitions and teachers of certain subjects. With continuously tried instructional exercises, it can introduce one's desires or advantages with effort or immediate start in financial planning.

One of the main parts of financial planning is consideration. Consideration is an interest in something that you need to try or do intensely without intimidation from anyone. If someone has the desire to invest, then that person will seriously free up time and thoughts to learn about capital market investment. Attention to investing is a person's strong desire to study all matters relating to investment and ultimately practice it or invest (Pajar, 2017). The millennial generation's attention to investing has various aspects that influence it. Aspects that influence investing can be due to continued advances in technology, such as financial technology which is growing rapidly so that it can have an impact on investing online (Tumewu, 2019).

Increasing investment knowledge means increasing investment interest among the millennial generation. Not only investment knowledge, motivation also has a role in making investment decisions. Because without motivation, the millennial generation will not take action to carry out investment actions. Millennials' inspiration to contribute is quite low. The low level of inspiration for entrepreneurship is due to the low level of information and understanding of the population regarding capital market interests that are as useful as possible. Clarification of speculation is needed by someone in making a business. The basics of speculation such as types of business, the advantages of money management, and the effects obtained when making speculations can very well be utilized dynamically regardless of whether to contribute. Not only that, you also need insight to decipher the stock you need to buy (Yanto, D. Siregar, 2018).

The smallest capital speculation that makes sense for students is one of the supporting perspectives in choosing to start effective financial planning. Whenever someone has made the choice to start a financial planning exercise, just by opening a share record of Rp. 100,000 potential financial backers can complete speculative exercises such as taking part in trading in the capital market. Therefore, this study will try to find out other aspects from previous studies regarding the factors that influence the attention to investing in the capital market for the millennial generation.

M. C. J. Van Rooij et. (2011) summarized the results of a survey of households in the Netherlands in their study entitled "Financial literacy and retirement planning in the Netherlands". They result that people who are knowledgeable about finances tend to use their funds to plan for retirement. (M. van Rooij et., 2011) in his study found that those who have information or knowledge about finance are allowed to invest in shares. These findings provide support from the

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results of a study by (Khotimah et., 2011) where knowledge influences investment attention. If a person's knowledge is sufficient, that person will be encouraged to invest.

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From the explanation presented above, the objectives of this research are:

1) Dissect how much technical progress influences speculative considerations
2) Dissecting venture information influences speculative considerations

It is hoped that the results of this exploration can be utilized in future education in connection with advances in science and information in placing resources into the capital market. Moreover, it can very well be used as a kind of perspective and close study for different researchers. The results of this research can also be used as a benchmark in dissecting the level of buy-in revenue in the millennium era, with the aim that both scholastic and capital market areas can offer assistance and means to expand the financial premium of young people support in money management.

RESEARCH METHODS

This study uses a qualitative study, namely a study that is descriptive in nature and tends to use analysis. The theoretical basis based on related references is used as a guide to focus on studies in accordance with the facts in the field. Although the data from this study was not taken directly into the field.

In this case the researcher conducted a semi-structured interview, which was carried out more freely compared to a structured interview. The aim of this type of interview is to find problems more openly, where the party being interviewed is asked for their opinions and ideas (Sugiyono, 2013). In conducting interviews, researchers use the help of an interview guide to facilitate and focus the questions that will be asked. Interview guidelines will be discussed after analyzing collective architectural memory.

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The population in this study is all students studying at the Faculty of Economics and Business, Makassar State University (which consists of Management, Accounting, Economic Education, Development Economics, Entrepreneurship and Digital Business Study Programs). The study used 6 informants selected from the millennial generation aged 18 to 28 years who were students at the Faculty of Economics and Business, Makassar State University. This sample was selected using a purposive sampling technique. Where purposive sampling is a data collection technique that is quite often used in studies because this technique gives researchers the freedom to determine the criteria for respondents.

The criteria we set in determining the sample include: 1. Mahasiswa FEB Universitas Negeri Makassar

1. Active student status who has invested in the capital market
2. Aged 18 to 28 years

The data collection technique used in this study was open interviews via WhatsApp media. One of the characteristics of a qualitative approach is that humans are an important instrument in a study, so this study uses students as the main instrument. Before and after asking about respondents, the researcher obtained approval from the range of respondents regarding the confidentiality of the answers given. The open questions asked about respondents can be seen in table 1 below.

Table 1. Respondents

Name	Gender	Age	Origin	Last education
Nur handayani	P	20	Pinrang	SMA
Nur indariani	P	20	Selayar	SMA
Muh.agus dirge	L	20	Makassar	SMA
Amalia	P	20	Pare-pare	SMA
Suharyadi Rahmat	L	20	Jeneponto	SMA

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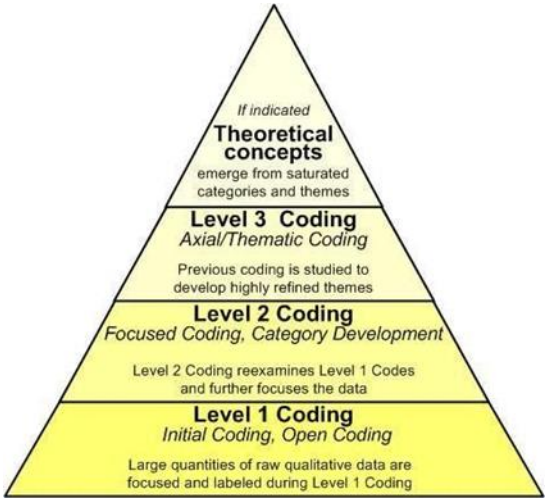


Figure 1. Data Coding Stages

The investigation of information in this study uses subjective information examination and coding methods. In carrying out system coding, there are 2 phases that go through, including introductory coding and centered coding. In connection with this review, coding is the process of reviewing and testing existing raw data and carrying out labels in the form of words, phrases or sentences. The stages of coding information in this research are attached.

Before and after asking about respondents, the researcher obtained approval from the range of respondents regarding the confidentiality of the answers given. The open questions asked about respondents can be seen in table 1 below.

To obtain the results of this analysis, the researcher has set several questions that will support obtaining the desired information from the sources. The open questions asked about respondents can be seen in table 2 below.

Table 2. Questions

NO.	QUESTION ITEMS
1.	What should you know before investing?
2.	Why are you interested in investing?
3.	What is your investment goal?
4.	What obstacles do you experience when investing?
5.	What makes you less interested in investing?

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RESULTS AND DISCUSSION

Results

Table 3. Summary of Interview Results

NO	Question	ANSWERS
1.	What should you know before investing? ***(Coding A1)***	"Some things you need to know before investing are how to invest carefully, examples of good shares to invest in, and the investment profits you will get in the future. "(suharyadi, interview on March 10 2022).***(Coding A1.1)*** "In my opinion, for people who want to invest but don't know anything about investment, the first thing is that they must first know what and how the investment itself is, secondly, before investing, what benefits will be obtained from the investment, thirdly, they must know what type of investment will be used, whether it is long term or short term, fourthly we have to prepare what we will invest in, and fifthly we have to allocate our investment funds according to our needs." (suharyadi, interview on 10 March 2022). " ***Coding A1.2)***
2.	Why are you interested in investing? ***(Coding A2)***	"I am interested in investing because investment is a large source of income. "(dirga, interview on March 10 2022). "***(Coding A2.1)*** "In investing, we can start preparing for future needs and utilize the funds we have now. "(Yani, interview on March 10, 2022. "***(Coding A2.2)***
3.	What is your investment goal? ***(Coding A3)***	"My goal in investing is to meet my needs in the future and to earn a steady income." (dirga, interview on March 10. "***(Coding A3.3).***

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4.	What obstacles do you experience when investing? ***(Coding A4)***	"Maybe the obstacles I experience in investing are various government regulations that hinder investment." (Rani, interview on March 10. " ***(Coding A4.4)*** "Not yet knowing a thorough investment strategy and getting faster profits and still lacking safety." (Amalia, interview on March 10. ***"(Coding A4.4)***
5.	What makes you less interested in investing? ***(Coding A5)***	"There is a lack of trust in people who offer us investment, because nowadays there are more and more frauds under the guise of investment." (Yani, interview about March 10. ***"(Coding A5.1)*** "Terbatasnya modal yang saya miliki untuk berinvestasi. (dirga, wawancara). "***(Coding A5.2)***

DISCUSSION

The importance of investing in millennial entrepreneurs

Investment is a very important step to take. Having savings and assets will help us face uncertainty in the future. Besides that, there are several basic reasons why we should invest as soon as possible. When deciding to invest, the money invested is expected to generate profitable returns, so individuals must calculate carefully. This is because they can spend their money wisely, which results in increasing their economic profits. Regarding investment, millennials must also have adequate financial literacy to determine the vision and mission, as well as steps to determine the financial goals they want to achieve (Ningtyas, 2019).

This explains how important it is to invest money, investing tools and introduction to capital markets to protect our wealth in obtaining higher returns. Therefore it is important to invest as soon as possible. Only those who have big goals can know the importance of investing early. Even though it looks simple, it is very difficult to train yourself with a picture of preparing for life in the future. This also applies to millennials, various of whom do not realize the importance of investment and prefer to spend their money and time on fun and games without thinking about how to face an uncertain future due to limited education, and managing finances and investing from an early age, the These millennials are becoming aware of the importance of investing and preparing their savings for the future.

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Educating and teaching millennial investors what investment is, how to invest well and realizing the importance of education to know the tools used to invest, is important to protect themselves from various investment frauds and how to invest correctly. Most importantly, considering that they are still very emotional, unstable and vulnerable to danger, and are careful and wise to avoid the danger of loss, besides that, not knowing how to invest makes them hesitate to invest as early as possible and knowing the trading mechanism procedures in the capital market, allowing prospective millennial investors to find out how capital market trading occurs.

Obstacles in investing

An obstacle that seems to be affecting the rate of investment development is the large fee for carrying out investment transactions, especially for students as potential investors. For this reason, various investment companies have begun to offer promotional programs for the general public to invest and lower the minimum deposit amount for opening an account that will be used in transactions (Wulandari, 2017). These programs aim to arouse the interest of potential millennial investors to participate in investment.

According to the Investment Coordinating Board (BKPM), there are five obstacles faced by investors when wanting to invest in Indonesia which causes a decline in interest in foreign investment in Indonesia. The five obstacles are: (1) Complex regulations (2) Difficult land acquisition (3) Unequal public infrastructure (4) Taxes and other non-tax incentives that do not support investment (5) Unskilled work capabilities (vivanews .com, 15 September 2019).

It cannot be denied that students are very interested in investing, although there are various factors that influence this, one of which is limited remaining pocket money available to be used for investing, limited time to execute and monitor transactions, when investing, it is not advisable to participate in investment. Training is still limited. Apart from that, some people want to invest their money, especially entrepreneurs and students who are interested in investing in the capital market. However, there are various obstacles that need to be faced in investing today, especially if prospective beginners do not know well and thoroughly how to invest and what dangers investors will face.

The goal of investing in millennial entrepreneurs

Investment is an activity that aims to invest funds over a certain period of time to use these funds to generate profits or increase the value of the investment itself. Meanwhile, according to

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Humming, Murdifin and Basalama (20013), investment is expenditure that is currently used to purchase tangible assets (real estate, cars, etc.) with the aim of obtaining better results in the future and those who invest are called potential investors (Cahya, 2019). Only people who have big goals can understand the importance of investing early. Even though it looks simple and millennial, it is very difficult to train oneself and the mind to prepare for future life.

All investors who invest in the capital market have the same goal of gaining capital profits. This is the positive difference between the selling price and the buying price of shares as well as the cash received from the issuer because the company makes a profit. When the selling price decreases more than the buying price of shares, the investor experiences a loss (loss of capital). Besides having similar uses, investors also have various investment uses, namely, short-term profits and long-term profits

Along with the current development of information technology and the internet, it has a broad impact on the development of the country's economy and moves the corporate sector to operate more efficiently and effectively to obtain very satisfactory results. And the development of information technology and the internet, millennial investors and online trading capabilities provided by investment companies and brokers increasingly support capital market trading. This online trading feature makes it easier for millennials and even investors to make transactions anytime, anywhere using devices and internet access, thereby minimizing investors' decision making.

Recent technological developments have had a huge impact on the country's economic development, moving companies to run their businesses more efficiently in order to obtain satisfactory results. Indeed, the capital and financial sector is the benchmark for a country's economy, with thousands of companies selling shares on the stock market. Trading acceleration and accuracy is needed so that investors, brokers, traders and related institutions can make the right decisions. The lack of understanding of Indonesia's current technological advances does not involve knowledge of the world of investment. According to the 2016 National Integrated Supervision and Financial Literacy carried out by the Financial Services Department (OJK) of the Ministry of Education, the public is considered to still not know what the capital market is.

What makes you interested in investing?

Individual awareness and confidence in action creates consideration for investing for investors. And a potential investor's desire or goal is to invest, and someone wants to fulfill their

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desires, such as studying the world of knowledge and investment, taking capital market training courses, etc. There is a tendency to do this in various ways. Tandio & WiDanAptra (2016).

With intention, behavior can include actions carried out by an individual. Those interested in investing have taken steps to gain the desire to invest, such as attending education and investment seminars, and will ultimately accept the investment offer in good faith and ultimately make an investment (Kusmawati, 2011).

Investment motivation is starting to increase among millennial children. They find out and want to start investing. The millennial generation is considered wasteful, does not have control over their finances and without thinking about investing likes shopping online, traveling, cooking, drinking coffee, switching to gadgets, and various other things. Harris's 2018 opinion revealed that 92,000 millennials already want to save. The factor is that a third of them invested outside the pension scheme in preparation. 70% of millennials already know how to invest. The Indonesian Capital Markets Institute (TICMI) has discovered something even more amazing. 61.76% of the 168 millennials monitored had financial and investment management practices.

Considering that investment is a foreign concept for most people in Indonesia, basic knowledge is very necessary. As a result, relatively few people know how to invest and are interested in participating. The more we know about investing in the stock market, the more interested we are in investing in the stock market. A careful investor should know the safety level of the selected financial product before making a decision to invest.

This study focuses on financial savings and investment, namely students' investment intentions in the capital market. The dependent variable in this study is investment intention, which means the intention to promise to commit a certain amount in stock investment. There are three independent variables in this study, the first is the financial way of planning life finances and investment distribution, and the second is danger avoidance with the courage to take risks and tends to avoid danger, and finally the danger variable expresses a person's relationship with problems in their life which is divided into external and internal.

Level of confidence in investment regarding millennial entrepreneurs

Trust is believed to be a person's perception that an object has properties that can be relied upon to provide benefits. In line with this, Koksal (2016) shows that trust is defined as the subjective possibility that certain conditions are expected to occur consistently as expected. The concept of trust is basically related to consumer trust in certain parties in terms of competence,

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integrity and credit (Gunarso et al, 2020).

In this case, consumer trust or potential investor confidence is very important because potential investors can only access investment information through information provided by millennial entrepreneurs. McKnight & Chervany, (2010), One reference that can influence consumer trust in the online environment is institutional-based, and, structural guarantees provided by certain parties are a key factor in transaction success. Apart from Kim etc. (2018), there are actually four other references that influence consumer trust, including influence-based, experience-based, and personality-based references.

According to Shahnaz & Wahyono (2016), the impact of reputation has a positive and significant effect on consumer trust. And perception says that the reputation felt by certain parties is more positive, indicating consumer trust. This is supported by the observations of Deborah & Keni (2019) which shows that the reputation of websites is increasingly positive and has a significant impact on user trust. Herwin & Abadi (2018) also revealed that a positive company reputation influences consumer confidence in transactions, especially in the capital market.

Trust is actually considered the most important factor in a relationship, especially in influencing commitment. Without trust, there will be no commitment (Tjiptono, 2010). This can be strengthened from several previous findings which show that the influence of trust has a significant impact on Islamic bank savings preferences (Lestari, 2015; Maski, 2010).

Considering the limited results of studies on millennials, a study of millennials' trust in investing in the capital market is very necessary, especially in terms of trust. Regarding the millennial generation, currently the largest generation of the world's population today, this indirectly shows that this generation is a potential market. Therefore, marketers need to know whether this generation believes in institutions and the products they produce. If a community group already trusts it, the situation is expected to be able to form an interest in buying products produced by a trusted company.

CONCLUSION

In general, the capital market plays a very important role in Indonesia's progress and is also a benchmark for the economy in Indonesia. An interest in investing is a person's strong desire to study all matters relating to investment and ultimately put it into practice or invest. The millennial generation's interest in investing has many aspects that influence it. Aspects that influence investing can be due to advances in technology such as financial technology which is

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growing rapidly so that it can have an impact on investing online. Increasing investment knowledge means increasing investment interest among the millennial generation. Not only investment knowledge, motivation also has a role in making investment decisions. Because without motivation, the millennial generation will not be moved to take investment action.

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