



Relationship of Investment Motivation, Investment Knowledge and Minimum Capital to Investment Interest

Amalina Maharani¹, Farhan Saputra²

¹⁾ Alumni of Economic and Business Faculty, Universitas Jambi, email: maharani.amalina94@gmail.com

²⁾ Undergraduate Student of Economic and Business Faculty, Universitas Bhayangkara Jakarta Raya, email: farhansaputra121@gmail.com

Corresponding Author: Amalina Maharani¹

Abstract: The Literature Review article on the Relationship of Investment Motivation, Investment Knowledge, and Minimum Capital to Investment Interest is a scientific article that aims to build a research hypothesis on the influence between variables that it will use in further research within the scope of Financial Management. The method of writing this Literature Review article is the library research method, which is sourced from online media such as Google Scholar, Mendeley, and other academic online media. This Literature Review article results are 1) Investment Motivation is related to Investment Interest; 2) Investment Knowledge related to Investment Interest, and 3) Minimum Capital related to Investment Interest. Apart from these three exogenous variables that affect the endogenous variable of Investment Interest, there are still many other factors, including Income Expectation, Risk Perception, and Financial Literacy variables.

Keywords: Investment Motivation, Investment Knowledge, Minimum Capital, Investment Interest

INTRODUCTION

Investment is an act of delaying current consumption to be included in productive assets in a certain period. It means that Investment is sacrificing something to obtain benefits or profits in the future. Investment is divided into two forms: real investment (gold, land, and buildings) and investment in financial assets (stocks, bonds, and deposits). In investing, of course, there are different levels of return and risk for each issuer. The existence of Investment is better known and in demand by someone with sound financial condition. However, in the current era of disruption, information about Investment is increasing to attract someone to invest.

Based on the background of the problem above, the researcher determines the formulation of the problem as follows:

1. Is Investment Motivation related to Investment Interest ?
2. Is Investment Knowledge related to Investment Interest ?

3. Is Minimum Capital related to Investment Interest ?

LITERATURE REVIEW

Investment Interest

Investment interest is a feeling with a high tendency and desire for investment activities to gain future profits. Investment is an exchange of money in other forms of wealth such as shares, immovable property, or assets that are expected to be held for a certain period to generate income (Hachisen, 2003). Investment is an activity that delays consumption activities in the hope of getting a higher consumption value for the future (Arifin, 2007). Indicators of Investment Interest include Interest, desire, belief, motivation, and investment knowledge (Hanifah, 2015).

Investment interest has been widely studied by previous researchers, among others: (Wardani & Komara, 2018), (Onasie & Widodoatmodjo, 2020), (Cahya & W, 2019).

Investment Motivation

Investment motivation is an impulse in a person to take action related to investment. Motivation is a process of giving encouragement that can determine the intensity, direction, and persistence of individuals to achieve goals and directly affect one's tasks and psychology. Investment motivation shows the conditions in a person's personality that encourage each individual to carry out certain activities in investing (Pajar & Pustikaningsih, 2017).

Investment motivation has been widely studied by previous researchers, among others: (Wardani & Komara, 2018), (Cahya & W, 2019), (Wulandari, 2020).

Investment Knowledge

Investment Knowledge is information, facts, assumptions, news, and rumors that investors need as a reference in making decisions on investment instruments (Latha, 2016). Investment knowledge is information about managing some of the funds or resources owned to gain profits in the future (Wibowo, 2018). Investment knowledge is an understanding everyone must have regarding investment aspects, starting from the introduction of basic investment assessments, the level of risk, and the rate of return on investment (Pajar, 2017). Investment Knowledge indicators, namely: Knowledge of capital market instruments, knowledge of investment risk, knowledge of the rate of return, and knowledge of investment in the capital market (Kusmawati, 2011).

Investment Knowledge has been widely studied by previous researchers, among others: (Yusuf, Ichsan, & Saparuddin, 2021), (Ernita, Amar, & Syofyan, 2013), (Wulandari, 2020).

Minimum Capital

Minimum Capital is one of the factors that it must consider before deciding to invest. Minimum Capital is a consideration because it includes calculating estimated funds for investment. The minimum required funds, the higher a person's interest in investing. The stock trading unit in 1 lot is 100 shares, with a minimum price of shares traded by the Indonesia Stock Exchange, IDR 50 per share. Minimum Capital is the same as discounts at department store shopping centers. With minimal Capital, it will bring in many more buyers (investors (Daniel, 2016). With the minimum Capital required to invest, it is expected to attract potential investors to invest in the capital market.

Minimum Capital has been widely studied by previous researchers, among others: (Wardani & Komara, 2018), (Haidir, 2019).

Table 1. Relevant Previous Research

No	Author (years)	Previous Research Results	Similarity with this article	Difference with this article
1	(Wardani & Komara, 2018)	Factors Influencing Student Interest in Investing in the Capital Market	Discussing Investment Interest	In this study, the research locus on students
2	(Darmawan, Kurnia, & Rejeki, 2019)	Investment Knowledge, Investment Motivation, Financial Literacy and Family Environment Influence on Investment Interest in the Capital Market	Discussing Investment Motivation, Investment Knowledge and Investment Interest	There is a difference in the Family Environment variable
3	(Mastura, Nuringwahyu, & Zunaida, 2020)	The Influence of Investment Motivation, Investment Knowledge and Information Technology on Interest in Investing in the Capital Market	Discussing Investment Motivation, Investment Knowledge and Investment Interest	There is a difference in the Information Technology variable
4	(Nisa & Zulaikha, 2017)	The Influence of Investment Understanding, Minimum Investment Capital, and Motivation on Students' Interest in Investing in the Capital Market	Discussing Investment Motivation and Minimum Capital	There is a difference in Understanding Investment
5	(Cahya & W, 2019)	The Influence of Motivation and Technological Advances on Interest in Stock Investment	Discussing Investment Motivation and Interest	There is a difference in the Technological Progress variable
6	(Wulandari, 2020)	The Influence of Investment Motivation and Investment Knowledge on Students' Investment Interest in the Capital Market	Discussing Investment Motivation, Investment Knowledge and Investment Interest	There are differences in the research locus, namely the capital market
7	(Haidir, 2019)	The Influence of Investment Understanding, With Minimum Capital And Motivation on Students' Interest in Investing in the Islamic Capital Market	Discussing Minimum Capital and Investment Interest	There are differences in the research locus, namely in the Islamic capital market

RESEARCH METHODS

The method of writing scientific articles is the qualitative method and literature review (Library Research). Assessing theory and the relationship or influence between variables from books and journals both offline in the library and online sourced from Mendeley, Google Scholar and other online media.

In qualitative research, literature review must be used consistently with methodological assumptions. This means that it must be used inductively so that it does not direct the questions posed by the researcher. One of the main reasons for conducting qualitative research is that the research is exploratory, (Ali & Limakrisna, 2013). In the next stage, it will be discussed in depth in the section entitled "Related literature" or "library review" (Review literature), as the basis for formulating hypotheses and in the final stage

these two literatures become the basis for comparing the results and findings. -findings revealed in research (H. Ali & Limakrisna, 2013).

DISCUSSION

Based on the background of the problem, literature review and relevant previous research tables, the discussion of this research is as follows:

1. The Relationship between Investment Motivation on Investment Interest

When someone can meet their substantial needs, the following need will motivate someone to take investment actions. A person who invests has a motivation or purpose of obtaining profits or other income from the capital they have invested. Suppose someone has a goal to be achieved, the more apparent their motivation for doing something. Investment motivation also arises because they desire to increase their income and improve their financial condition. Therefore, someone who wants to invest must really understand his background, knowledge, and personality.

Investment motivation is related to investment interest, this is in line with research conducted by: (Suharyono & Ali, 2015), (Saputra, 2021), (Darmawan et al., 2019), (Mastura et al., 2020), (Cahya & W, 2019), (M Rizky Mahaputra & Saputra, 2021b), (Prayetno & Ali, 2020).

2. The Relationship between Investment Knowledge on Investment Interest

Knowledge of investment matters is helpful for everyone to make it easier to make investment decisions because investment knowledge is the basis for forming a strength for someone to be able to do something they want. In investing in the capital market, sufficient knowledge and experience are required and able to analyze the aspects to be invested. Before investing in the capital market, one must understand various aspects, such as: how it works, investment or business objectives, understand the risks and returns obtained, understand the business run by the company where you invest, stock analysis, and both fundamental techniques, not aggressive and greedy (Rizki, 2017).

Investment Knowledge indicators are: Knowledge of investment objectives, knowledge of investment risk, knowledge of investment returns, knowledge of the relationship between risk and rate of return, knowledge of investment instruments in the capital market, and general knowledge about investment in the capital market (Kusmawati, 2011).

Investment knowledge is related to investment interest, this is in line with research conducted by: (Darmawan et al., 2019), (Mastura et al., 2020), (Wulandari, 2020), (Wardani & Komara, 2018).

3. The Relationship between Minimum Capital on Investment Interest

In investing in the capital market, capital is needed for an investor to invest. As one of the managers of the capital market in Indonesia, the Indonesia Stock Exchange sets a minimum price per share. It is intended to make it easier for investors to make investments. In the current era of disruption, investment information is elementary to find in various media. Capital market managers do their best to attract someone to invest in their platform. Capital market managers promote the capital needed to invest. One can invest with small capital.

However, the returns obtained depend on the ownership of the capital or investment in the capital market. Most people perceive they quickly get significant returns or dividends with minimal capital. However, the amount of return itself is based on the number of shares we have and the company's financial condition.

Minimum Capital is related to Investment Interest, this is in line with research conducted by: (Wardani & Komara, 2018), (Nisa & Zulaikha, 2017), (Haidir, 2019), (M Ridho Mahaputra & Saputra, 2021).

Conceptual Framework

Based on the literature review and the discussion above, the conceptual framework is determined as follows:



Figure 1. Conceptual Framework

This article discusses the relationship between Investment Motivation, Investment Knowledge and Minimum Capital on Investment Interest. There are other factors related to Investment Interest, among others:

- 1) Risk Perception: (Ali, Sastrodiharjo, & Saputra, 2022), (Bambang Karsono, Suraji, & Sastrodiharjo, 2022), (Saputra & Ali, 2021), (Arfian, Kadiyono, Sulastiana, & Harding, 2020), (M Rizky Mahaputra & Saputra, 2021a), (Jayalie et al., 2018), (Riyanto, Adila, & Ali, 2017), (Widodo, Silitonga, & Ali, 2017), (Mukhtar, Risnita, Saifillah, & Ali, 2016).
- 2) Information Technology: (Supriyadi et al., 2019), (Pujiyono, Arfian, & Subiyakto, 2021), (Saputra, 2022c), (Bambang Karsono, 2018b), (Syauket, Karsono, & Atmoko, 2022), (Saputra & Mahaputra, 2022a), (Chong & Ali, 2021), (Kawi, 2018), (Sitio & Ali, 2019).
- 3) Capital Market Socialization: (Atmoko & Noviriska, 2022), (Noviriska, 2019), (Saputra & Ali, 2022), (Kainde, Saimima, & Yurnal, 2021), (Bambang Karsono, 2018a), (Saputra, 2022a), (Karsono, B., & Syauket, 2021c), (Riyani, Sitanggang, & Novrian, 2008), (Noekent, 2018), (Prihatminingtyas, 2019).
- 4) Financial Literacy: (Saputra, 2022b), (B Karsono & Suraji, 2020), (Karsono, B., & Syauket, 2021a), (M Ridho Mahaputra & Saputra, 2022), (Usman, Kadiyono, Sulastiana, & Harding, 2021), (Sinaga, Madonna, & Novrian, 2020), (Shobirin & Ali, 2019), (Sutiksno, S. D. U., Rufaidah, P., Ali, H., & Souisa, 2017), (Darmawan et al., 2019).
- 5) Return Perception: (Yurnal & Ihsan, 2019), (Saputra & Mahaputra, 2022b), (Karsono, B., & Syauket, 2021b), (Apriyani, Roberta, Pribadi, & Ainun, 2022), (Anggit & Setyorini, 2022), (Mappesona, Ikhsani, & Ali, 2020), (Ali, 2019), (Sulistiorini & Ali, 2017).

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the literature review and discussion that has been discussed, the conclusions of this study are:

1. Investment motivation is related to investment interest.

2. Investment Knowledge is related to Investment Interest.
3. Minimum Capital is related to Investment Interest.

Recommendation

Based on the conclusions above, many other factors related to Investment Interest, in addition to Investment Motivation, Investment Knowledge, and Minimum Capital, can be used in further research: Perceived return, income expectation, risk perception, and financial literacy.

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