CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1 Conclusion

The objective of this study was to analyze the influence of investment knowledge and motivation towards investment interest of commerce students in Jakarta. The sample of this study are students that are taking commerce related studies and the number of samples used are 100 respondents. The questionnaire data are analyzed using the multiple linear regression analysis through the SPSS software. The results and conclusions of the analysis are as follows:

1. The investment knowledge variable has a significant influence towards the investment interest of commerce students in Jakarta. This is because having knowledge about a topic or a thing can increase a person's confidence and interest towards the topic or thing. Therefore, the more investment knowledge that a student has, the more likely they will have an interest in investing.

2. The motivation variable has a significant influence towards the investment interest of commerce students in Jakarta. This is because motivation to fulfill social needs, esteem or status needs and self-actualization needs is the drive that can make a person to have an interest and do things that are outside of their normal activity which in this case is investing. Therefore, the more motivation a student has, the more likely they will have an interest in investing.

3. Although both investment knowledge and motivation has a significant influence towards investment interest, it was noticed that investment knowledge has a higher regression coefficient compared to motivation. This might be due to the demographic factor of the target respondents which are students. Students are still in the process of learning and has not dive into the working world. Therefore, they are more likely to be affected by the knowledge that they earn throughout their studies compared to their motivation.

4. The findings also show that investment knowledge and motivation simultaneously has influence over investment interest and therefore can explain a significant amount of the variance of the variable investment interest. This study reveals that investment knowledge and motivation accounts for 35.1% of the variance in investment interest. Even though investment knowledge and motivation can explain a great portion of the variance of the investment interest (35.1%), the majority part of the variance (64.9%) is still explained by variables outside the scope of this study.

5.2 Limitation

This study has several limitations that might indirectly affect the results of research which includes:

1. The sample size chosen in this study is limited to only 100 respondents and the samples are selected with convenience sampling method which might lead to bias.

2. The data collection method for this research only uses survey method through questionnaires. Therefore, the conclusions and insights gained are limited to the questions in the questionnaire.

3. The researcher were not present when the respondents answers the questionnaire. Therefore, there is a possibility that the respondents might not completely understand the questions presented in the questionnaire. There also might be a possibility that the data obtained is bias due to the seriousness of each respondent in answering the questionnaire.

5.3 Recommendation

Based on the results of the study, the recommendations from the researcher are as follows:

1. To increase students' interest in investing, the university, IDX and other related organization should provide more extensive education and socialization of investments.

2. Looking at the result from the R^2 test which is 0.377 or 37.7%, then future researchers are recommended to include variables outside the scope of this research which might influence investment interest such as age group which compares the investment interest of different generations and gender which compares the investment interest between male and female.

3. Future researchers are also encouraged to include more samples to better represent the research population and adopt different methods of data collection such as through an interview to get a more extensive and accurate insights.