



Analysis of The Influence of Digital Financial Literacy, Digital Platforms, Return and Accountability on Public Intention to Invest Outside Java

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Abstract

Finding out which factors financial knowledge, accountability, returns, religion, and digital platforms have the biggest effects on investing interest is the goal of this study. The general public is the study's population. In this study, random sampling was the method of sampling. 200 data points made up the sample size for this study, which employed the Roscoe theory sampling technique. This study employs a quantitative research design. Software called SPSS was used in this study. Primary sources were gathered for this study via questionnaires, and secondary materials were gathered through documentation studies. The study's findings demonstrate how investment interest is simultaneously influenced by the following variables: digital platforms, returns, accountability, financial literacy, and religiosity. Interest in investing is unaffected by financial literacy. Accountability has no bearing on interest in investments. Investment interest is not influenced by religiosity. Interest in investing is unaffected by return. Investment interest is influenced by digital platforms. The digital platform variable is the main factor impacting investment interest in this study.

Keywords: Financial Literacy, Accountability, Return, Digital Platform, Investment Interest.

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1. Introduction

One of the development instruments required by any nation, including the Indonesian one, to raise the standard of living for its citizens is investment. One of the main causes behind the rise in interest in investing, particularly in capital market shares, may be issuers. An advantageous factor in economic progress is the expansion of the Indonesian stock market. Lot of Indonesian issuers succeeded in going public or listing. Behind the listing of issuers, there are issuers that have to be delisted due to various factors. Delisting is a major event and has a major impact on issuers and public shareholders [1]. Delisting can occur at the request of the issuer (voluntary delisting) or at the exchange's discretion to delist the issuer because the issuer no longer meets the listing requirements set by the exchange (forced delisting) [2]. This type of forced delisting is a sign of poor management by the issuer in question, where the stock exchange delists shares to protect other investors from buying the issuer. The delisting was because the issuer in question did not implement GCG principles. The main principles of good corporate governance are justice, transparency, accountability, and responsibility [3]. The principle of accountability includes the obligation to present and report all company activities in the administrative sector. Accountability for company management means that company management must have responsibility for the company and other related parties. Thus, it is important to maintain the principle of accountability [4]. When someone has a good perception of accountability, that person's interest will increase. The increasing accountability of an organization or institution will lead to an increasing role for literacy in influencing trust in the management of the organization or institution [5].

The capacity to use numeracy abilities in a financial context and understanding financial concepts are the foundations of financial literacy [6]. a basic understanding of financial principles, such as what risk and return mean, what inflation is, and what risk diversification is. The capacity to recognize and comprehend financial hazards, as well as to make effective use of the financial resources already in place in order to meet objectives, is known as financial literacy. The object of this study will have far lower financial literacy in 2022 that is, only 32%. In contrast to the two preceding seasons, wherein there was a rise from 26% to 37%. The sharia financial literacy index indicates a result of 9.5%; however, there is no most recent data update reflecting the index's current standing. Consequently, steps that ought to be performed to raise the index have not been accomplished since the primary goal is still unclear. In contrast to basic financial literacy, there are certain priority groups to focus on: MSMEs,

students, individuals with disabilities, and 3T (frontier, outermost, and disadvantaged) regional communities. It is evident from the statistics of the Sharia Financial Literacy Index that it is extremely little in comparison to traditional ones [6]. It is also important to ascertain the faiths practiced and whether this has an impact on the low scores of the Islamic financial literacy index. When compared to other religions, the percentage of followers of Islam is 90%, and it is anticipated that the financial literacy of Muslims will be closely correlated with their degree of religiosity [7]. Research conducted previously tried to find out and propose a hypothesis about whether accountability could moderate the relationship between religiosity and interest in giving cash waqf, but the hypothesis was rejected and showed that the results of accountability could not moderate the relationship between religiosity and interest in giving cash waqf [8].

Technological advancements drive the business community to operate more effectively for optimal outcomes and have a major impact on a nation's economic prosperity. In order to enable investors, traders, and associated institutions to promptly examine and make judgments, the speed and accuracy of transactions on the stock market floor are essential [9]. Retail investors are increasingly choosing to conduct capital market transactions through online trading platforms offered by securities firms and the Indonesian Stock Exchange as a result of the advancements in information technology and the internet. In addition, investors have access to news, stock movements, financial reports, and an online trading system that allows them to assess the risks and rewards of issuers' shares [10]. The internet is a relatively young instrument that is continuously transforming human social and cultural connection through a variety of online means. As a result, the Indonesian Stock Exchange also released the Electronic Indonesia Public Offering (e-IPO) system, which is a digital and electronic tool to assist with a company's initial public offering (IPO) procedure [11]. The Financial Services Authority (OJK) Regulation Number 41/POJK.04/2020 Implementation of Public Offering Activities of Equity Securities, Debt Securities, and/or Sukuk Electronically uses the term "e-IPO" in its general terms. During the period of March 2021 to May 2023, 130 issuers were in closed status. Closed status means the issuer has successfully listed on the stock exchange and is no longer conducting a public offering. This e-IPO system has also been widely adopted as a feature in securities, which were previously only website-based. Investors in the capital market are dominated by civil servants [12]. In detail, employees (private, state, and teachers) were 32%, students were 28%, others were 20%, entrepreneurs were 14%, and housewives were 12%. Seeing that capital market investors are still dominated, namely private, state, and teacher employees, indicates enthusiasm for the capital market itself, both conventional capital markets and sharia capital markets [13]. The number of stock investors is 6,5k. With that number, what are the reasons why many investors are not interested in shares? Is there a negative stigma related to shares, or are they just not interested in shares?

One hypothesis that helps explain people's attitudes toward risk is called utility theory. According to this study, investors view investing as a way to minimize risk and maximize wealth. According to the utility theory established by earlier studies, investors are very logical, accept difficult decisions, dislike risk, and seek to maximize wealth. As time has gone on, more hypotheses that focus on psychological factors have surfaced to potentially affect investors' decisions to make investments [14]. Aside from that, it looks at how demographic factors affect the investment portfolio composition and selection process based on earlier empirical research on investor behavior [15]. Behavioral motivation, which is represented by demographic characteristics like gender, age, and education, is another element that may have an impact on investors' investing decisions. Profits, dividends, and all other desired returns are chosen by investors based on factors such as age, gender, income, and education. Investment decisions are mostly influenced by a person's lifestyle and demographics [16]. To attain wealth, financial literacy refers to the set of knowledge, abilities, and convictions that impact attitudes and actions towards enhancing the standard of financial management and decision-making [17]. The fundamental knowledge that every individual needs to prevent financial difficulties is called financial literacy. Financial problems include financial difficulties that arise due to the function of income alone, but can also be seen from financial mismanagement, such as a lack of financial planning and investment errors [18].

Accountability is a form of transparency regarding the responsibilities given by the trustee or agent to the principal as the trustee to report all forms of responsibilities delegated [19]. The obligation to provide reports to others and to answer questions about how various resources have been used and what impact they have had. Accountability is the responsibility of management, or the recipient of the mandate, to the trust giver for the management of the resources entrusted to them both vertically and horizontally. Religiosity is a hierarchy that connects dogma, religion, and an individual's faith in carrying out religious orders, which are implemented in various aspects of life, including the economy [20]. Religiosity is a form of religious dimension that is interpreted by every individual in their hearts. The essence of religiosity can be interpreted in several aspects that must be adhered to in order to obtain goodness in this world and the hereafter [21]. Islam is a comprehensive religion that covers all dimensions of life, including relationships with humans, the universe, and God. Everything has been regulated in the corridors of faith, sharia, and morals. The outcome (profit or loss) of an investment in stocks is known as a return. There are positive and negative stock returns. A positive value indicates a profit or capital gain, whereas a negative one indicates a loss or capital loss [22]. The yield and capital gain (loss) on shares make up the return on investment.

The difference between current and prior period prices is known as a capital gain or loss. A portion of the cash flow return or recurring income from an investment is known as yield. The quantity of dividends received in the case of shares indicates the yield [23].

A digital platform is a facility to facilitate business transactions [24]. The development of digital platforms is a real way of shifting things from conventional to digital. The digital platform concept is understood as a technological architecture that supports the development of efficient and innovative digitalization, both in business and social contexts [25]. After being stimulated by a product, interest develops, which is followed by a desire to purchase and acquire it. Interest is the enduring propensity in a subject to experience happiness and interest in a specific thing or sector and to feel content while engaging in it. An investment is an asset that an issuer uses to increase (accelerate) their wealth through the distribution of investment returns (rent, interest, royalties, and dividends), the appreciation of their investment value, or other advantages they may receive from their investments, such as advantages from their relationships [26]. Generally speaking, there are two types of investments: those made with actual assets and those made with financial assets. In the money market, investments are made in financial assets such as money market securities, commercial paper, certificates of deposit, and others. Additionally, this investment may be made through the capital market in the form of bonds, shares, warrants, options, and other instruments [27]. In the interim, real asset investments can be made through buying profitable assets, establishing companies, starting mines, plantations, and other ventures. Furthermore, the general difference between the conventional capital market and the sharia capital market can be seen in the instruments and transaction mechanisms, while the difference in the value of the conventional index and the sharia index lies in the criteria for the issuer's shares, which must comply with sharia principles [28].

The provisions contained contain an element of profit sharing based on an equivalent ratio, or what is known as *mudharabah*. This management is based on honesty, trustworthiness, and integrity so that it can provide worldly economic benefits in the form of investment returns as well as spiritually or religiously. Investment interest is an impulse to carry out a series of actions based on an individual's will, from curiosity for knowledge about investment to practice to gain experience to the emergence of feelings of joy and the courage to be involved further in taking risks and opportunities in investing [28]. Investment interest is a desire that arises to find and learn knowledge about investment and spend the time available to increase knowledge about investment, either in seminars or training, or even try it, accompanied by confidence in investing. Individuals who have an interest in investing tend to have a desire to carry out a series of actions related to investment [29]. The actions in question can include participating in socialization or training regarding investment, being interested in trying to invest, and carrying out investment practices. Investment interest is an investor's desire to invest capital in an investment product that has gone through an evaluation and found that the investment is good for him.

2. Research Methods

The data source is a subject from which the data is obtained. In this research, primary data sources were compiled and obtained from questionnaires via Google Form. As well as secondary data sources in this research using documentation studies. Researchers can use documentation studies as a tool to gather data or information by reviewing written documents such as announcements, correspondence, meeting summaries, written policies, and other written materials. Publication texts, legislation, and other materials comprise the documentation studies in this study. The general public is the study's population. In this study, random sampling was the method of sampling. 200 data points made up the sample size for this study, which employed the Roscoe theory sampling technique. This study employs a quantitative research design. Because researchers have been using the quantitative approach, also known as the classical way, to conduct research for a pretty long time, this method is also claimed. Aside from that, the fact that the study data is numerical and statistics are used in the analysis supports the method's claim to be quantitative. Software called SPSS was used in this study. In this research, primary sources were used through questionnaires, and secondary sources were used through documentation studies.

3. Results and Discussion

The modified R square value, as determined by the research findings, was 0.6. The dependent variable of investment interest, which is in the medium range, may be explained by the independent variables of financial literacy, accountability, religion, returns, and digital platforms, according to the coefficient of determination value. The remaining 41% are the other factors not included in this research model. H0 is rejected and H1 is accepted if the f-calculated value of 46.1 is greater than the f-table value and the sig value is less than 0.05. This indicates that the variables digital platforms, returns, accountability, financial literacy, and religiosity all influence investment interest at the same time. The financial literacy variable's t-calculated value of 1.3 was less than the t-table value of 1.9, according to the results of the t-test. Additionally, the sig value of 0.2 is greater than 0.05, indicating that H0 is accepted and H1 is rejected, indicating that the financial literacy variable has no partial effect on investment interest. If the sig. 0.90 is more than 0.05, then H0 is accepted and H1 is rejected, indicating that the accountability variable has no partial effect on investment interest. For the accountability variable, the t-count value was 0.1,

which was less than the t-table value of 1.98. The t-count value for the religiosity variable was -0.02, which was less than the t-table value. If the sig. 0.99 is higher than 0.05, H0 is accepted and H1 is denied, indicating that there is no partial relationship between the religiosity variable and investment interest. Given that the t-calculated value for the return variable is 0.9, which is less than the t-table value, and that H0 is accepted and H1 is refused if the sig value of 0.4 is more than 0.05, it may be concluded that the return variable has no partial effect on investment interest. The t-count value on the digital platform variable was 8.1, exceeding both the t-table value and the sig value. H0 is rejected and H1 is allowed if 0.000 is less than 0.05, indicating that the digital platform variable influences investment interest to some extent.

The factors financial literacy, accountability, religion, and return are known to have no partial effect on investing interest based on the t-test (partial test). Investment interest is, however, largely influenced by the digital platform variable. The study's findings indicate that there is no relationship between investing desire and the financial literacy variable. Previous studies that also showed no relationship between financial literacy and interest in investing produced similar findings. This was due to the lack of job, which resulted in the poor income. According to other study, there is no substantial correlation between financial literacy and interest in investing. This suggests that a large number of people still lack a basic understanding of the capital market investment process, which could be a contributing factor. The findings of the study indicate that investment interest is not impacted by the accountability variable. According to earlier studies, since responsibility has the power to affect individual behavior, it can be viewed as a component of perceived behavioral control in the Theory of Planned Behavior. A person's attitude toward making investment decisions is influenced by how they view an issuer or institution's accountability. An individual's interest in investing will rise if they believe the issuer is held accountable. This, however, contradicts the research's findings, which show that investment interest is unaffected by the accountability variable.

The findings of the study indicate that investing interest is not impacted by the religiosity variable. Prior studies that also found no relationship between religiosity and investment interest had similar findings. Due to the belief that investing is an activity done for financial gain, religiosity becomes irrelevant when considering a career in finance. According to study, people's interest in investing in the capital market is not determined by their average level of religiosity, even when it falls into the positive range. Religiosity does not always affect interest in investing in the capital market since people differ in their comprehension of religiosity and religious practices. The study's findings demonstrate that investor interest is unaffected by the return variable. According to the principle of return and risk, an investment with a high return carries a high risk, and one with a low return has a low risk. For this reason, potential investors typically consider the risks associated with an investment carefully before making one. In line with this, research conducted previously obtained a t-test result of 0.3, which was greater than 0.05, indicating that returns had no effect on people's investment interest. The research results show that the digital platform variable influences investment interest. This research explains that the digital platform provided by securities companies or the Indonesian stock exchange makes it easy for the public to assess the performance of shares listed on the stock exchange. For example, additional information features provided by securities in choosing which shares have good performance, stock indices (LQ45, IDX30, JII, ISSI), and sectors in the stock market. This is the basis for the public to choose which shares to buy. In previous research, there was a significant influence between digital platforms and investment interest with t-statistics > 1.96 , which means that the rapid development of digital platforms has made people interested in investing.

4. Conclusion

Several conclusions can be drawn from the research's findings, which include the following: The study's findings demonstrate how investment interest is simultaneously influenced by the following variables: digital platforms, returns, accountability, financial literacy, and religiosity. The study's findings demonstrate that interest in investing is unaffected by financial literacy. To ensure that there are no errors or losses when investing, skills or expertise are crucial. To begin with, though, individuals who wish to invest should consider raising their income in order to enable them to make an investment right away. The study's findings demonstrate that investment interest is unaffected by accountability. It is crucial that an issuer or investment institution be accountable by regularly reporting to the public, even though accountability has no bearing on investors' interest in investing. A feeling of trust will develop over time, and perhaps investors will start investing again later on. The findings of this study demonstrate that investment interest is unaffected by religiosity. In investing, of course, there are groups that prioritize profit and do not mix it with religion or spiritual values. Of course, this comes back to oneself and the initial goal of investing, so we hope to have an open mind regarding this matter. The results of this study show that returns have no influence on investment interest. In the capital market itself, there is a lot of uncertainty; therefore, we need to be careful when investing. You need to remember high risk and high return, so be ready for the steps you will take. The results of this research show that digital platforms have an influence on investment interest. With the development of technology, it is necessary to always follow these developments and study investment on social media and other media to increase knowledge about investment. And start studying the application features

provided by securities so you can maximize profits. In this research, the most dominant variable influencing investment interest is the digital platform variable. The following are some suggestions that researchers can give for further research that has a similar scope: Future research is expected to be able to examine the variables that are most appropriate or needed in society so that problems regarding fraudulent investment are not widespread, and the number of samples needs to be increased so that they can represent the population. And you can use moderating variables to see the strength or weakness of a direct relationship between the dependent variable and the independent variable. There is a need for a financial literacy survey for each district or city, considering that each region has its own characteristics. For the provincial scope, it is not enough to describe the existing problems. That way, each district or city authority can take appropriate steps to address the problem. It is necessary to maximize the socialization of features in securities applications or simplify features so that they are easily understood by investors.

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