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IMPACT OF TRAINING, RISK PERCEPTION AND EXPECTED INCOME TOWARDS STUDENTS' INTENTION TO INVEST IN CAPITAL MARKET

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ABSTRACT

This research aimed to explain about impact of traning, perception of risk and expected return to stundents' intention to invest in capital market. Research involved 100 economics and business students in various university in Palembang. The result show that training, perception of risk and expected return are influenced to intention on the capital market. The dominant variable that influenced intention to capital market is dominant variable is expected return. Students interested in capital market that provide a high profit gain. Evaluation of educational materials and approaches to capital market training workshops can be done to develop more interesting and interactive educational materials.

KEYWORDS
capital market training, risk perception, student' intention at capital market.

JEL CODE
A11

INTRODUCTION
Capital markets have an important role in economic development of a country. This is due to the capital market, investors both individual investors and business entities can channel the excess funds to be invested, while entrepreneurs will get additional capital to expand its business network of investors (Yuliana, 2010). Indonesia had the second position as the world's investment destination by 2015 (The Economist, 2016). Indonesia is the country that the highest capital return in the world to invest in capital market during 1999 to 2015. Indonesia is the first ranked ahead India, Russia, Brazil and China (Metrotvnews.com, 2016).

The growth of domestic investors shows a significant increase from year to year. But the percentage of people who invest in the capital market is just 0,002 of the entire population of Indonesia. This shows that investment in the capital market is very small and not been an investment choice for the majority of Indonesia's population.

The majority investor Indonesian capital market is young investors, which are 25 to 35 years old. In the age range below 25 years are young generation to invest in capital market. On the younger age, students are not yet aware of investment in the stock market. Only few of students interested to invest in stock market because they not understand about capital market, profit gain, loss profit, perceive risk and high return.

Indonesian government is trying to increase student as the young generation investor to invest in stock market. This done by provide stock market education on the campus, BEI goes to campus, stock exchange competition for students, establishing the Indonesian Stock Exchange on the campus, the movement to invite students to save stocks, etc.

Based on the above description, authors are interested to explain about Impact of Traning, Risk Perception and Expected Income Towards Student Intention in Capital Market Investment.

BASIC THEORY
The Capital Market Training (PPM) is one of the educational programs organized by the Indonesia Stock Exchange in cooperation with PT Kustodian Sentrak Efek Indonesia and PT Kliring Penjaminan Efek Indonesia (KPEI) (Bursa Efek Indonesia, 2016). Applied Bachelor Degree Program Business Management Department of Business Administration Sriwijaya State Polytechnic in cooperation with Indonesia Stock Exchange Palembang Branch and PT Ipot routinely organize capital market training in campus environment to educate students, lecturers and administration on investment in Indonesian capital market. Training materials are given around

investment types, initial investment techniques, fundamental and technical analysis. If possible, bring in experienced and reputable resource persons nationally. The ultimate goal of Capital Market Training is to attract participants to start investing.

Riyadi (2016) measured that the socialization undertaken, the existence of a capital market school program is a very important form of training and helps to increase investment policy. Nelson et. al (2003) conducted research on the importance of logic training in detecting audit error considerations. The results show that students given logic training have better results than students who are not given logic training in identifying whether or not valid decision-making.

There are a direct correlation between return and risk (Malik, 2017). The higher expected profit so the higher risk to head. So investor must balance the risk level and return (Siahaan, 2011). Risk can be difine into unexpected risk if can not predicted and unexpected risk if we can predict risks in trading (Malik, 2017). There are three types of investor involving preference, as risk seeker, risk neutral and risk averse (Halim 2005).

According to Tandio and Widanaputra (2016) capital market training and return significantly affect intention to invest. But percetion of risk is not affecting intention to invest.

Intention can be interpreted as a high tendency towards a desire. While buying interest can be interpreted as the stage of consumer tendency to act before the purchase decision is actually done. Buyer intention can be identified through indicators (Ferdinand, 2014) transactional intention, referential intention, preferential intention and explorative intention. Transactional intention is the tendency of someone to buy the product. Referential intention is the tendency of someone to refer the product to others. Preferential intention are interests that describe the behavior of a person who has a primary preference for the product. Explorative intention is an interest that describes the behavior of a person who is always looking for information about the product of interest and seek information to support the positive characteristics of the product.

RESEARCH METHODOLOGY

RESEARCH LOCATION
Research held on Business and Economics Faculty in Palembang. There are five universities involved, as State Polytechnic of Sriwijaya University, Musi Charitas Economics College, Raden Fatah Islamic Institute, and Muhammadiyah University.

POPULATION AND SAMPLE
Students that being capital market investors as research respondents. So this research include to non probability sampling, that is saturated sample where entire population become respondent in research. Based on data from the Indonesia Stock Exchange Palembang Branch the number of investor students is as follows (Indonesia Stock Exchange Palembang Branch, August 2017):
1. Business Management Studies Program Department of Business Administration State Polytechnic of Sriwijaya, amounting to 80 people
2. Faculty of Economics Sriwijaya University, amounted to 20 people
3. High School of Economics Musi Charitas Palembang, 200 people
4. Faculty of Economics Universtas Muhammadiyah Palembang, 10 people
5. Faculty of Economics and Business of Raden Fatah State Islamic University, 20 people
6. Palembang School of Economics MDP Palembang, 10 people

Total of population are 340 students. In this research there are 100 students conduct to be respondent as follow:
1. Business Management Studies Program Department of Business Administration State Polytechnic of Sriwijaya, 30 students
2. Faculty of Economics Sriwijaya University, amounted to 8 students
3. High School of Economics Musi Charitas Palembang, 30 students
4. Faculty of Economics Universtas Muhammadiyah Palembang, 7 students
5. Faculty of Economics and Business of Raden Fatah State Islamic University, 25 students

RESEARCH INSTRUMENTS
Research intrument that used in this study is used questionnaires. All question in dependent and independent variables used 5 point of Likert Scale. Research variable can be differentiated into independent and dependent variables. Independent variables are training, risk perception and expected income. Dependent variable is student intention to invest to capital market. The statement instrument can be shown in this table:

TABLE 1: VARIABLE AND RESEARCH INDICATOR

No	Variable	Indicator
1	Training (X_1)	Investment training Socialization Basic training Intermediate training Credible instucture Intstucture motivated audience
2	Perceive risk (X_2)	Profit gain Profit gain appropriate risk Higher profit the higher risk State company smaller risk Goodwill company smaller risk
3	Expected income (X_3)	Fixed income Profit gain Future profit gain Prosperous gain Competitive profit
4	Student intention to invest	Search information from internet Join stock exchange community Search information from stock exchange community Information search Give suggestion to friends Give suggestion to environment Increase Assets Stronger economics ability Increase future assets

ANALYSIS AND RESULTS
Respondents in this research are 100 students that majority female student (53 respondents) and male 47respondents as Graphic 1. Age of students that investor at capital market are 19 years (Graphic 2).

GRAPH 1: RESPONDENTS AGE
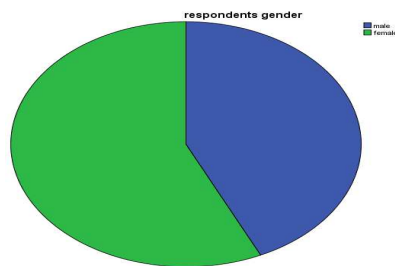
Blue: Male, Green: Female

GRAPH 2: RESPONDENTS AGE
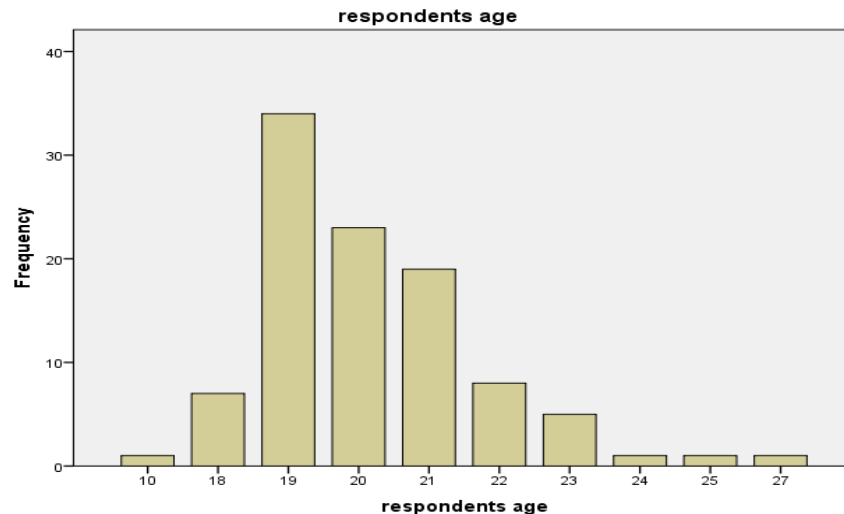
Before regression analysis, data operated with data validity and reliability test. Validity and reliability test are process of testing the items of questions in a questionnaire, whether the contents of the item is valid and reliable question. If the items are valid and reliable the items are already able to measure the factor. Indicator reliable if Cronbach's alpha is above 0.5. Indicator valid if corrected item- total correlation value is greater than r table. where r table for 100 respondents is 0,1946. The result of reliability and validity test results then all items reliable and valid.

TABLE 2: RELIABILITY

No	Variable	Cronbach's Alpha
1	Training (X_1)	0,835
2	Perceive risk (X_2)	0,738
3	Expected income (X_3)	0,815
4	Student intention to invest (Y)	0,887

TABLE 3: VARIABLE AND RESEARCH INDICATOR

No	Variable	Indicator	r_calculated
1	Training (X_1)	Investment training	0,566
		Socialization	0,536
		Basic training	0,652
		Intermediate training	0,674
		Credible instucture	0,653
		Intstucture motivated audience	0,576
2	Perceive risk (X_2)	Profit gain	0,524
		Profit gain appropriate risk	0,565
		Higher profit the higher risk	0,497
		State company smaller risk	0,471
		Goodwill company smaller risk	0,500
3	Expected income (X_3)	Fixed income	0,617
		Profit gain	0,599
		Future profit gain	0,631
		Prosperous gain	0,627
		Competitive profit	0,561
4	Student intention to invest	Search information from internet	0,672
		Join stock exchange community	0,520
		Search information from stock exchange community	0,625
		Information search	0,687
		Give suggestion to friends	0,691
		Give suggestion to family	0,591
		Give suggestion to environment	0,609
		Increase Assets	0,636
		Stronger economics ability	0,665
		Increase future assets	0,550

Based on the Summary Model in table 4 above shows the correlation coefficient value of 0.687. This means that the variables of training, perceive risk and expected income have a strong correlation level because it is in the range of numbers 0.25-0.5. Andjusted R Square of 0.472 means 45,5% variation of intention to invest to capital market that is influenced by training, perceive risk and expected income. Whereas 54,5% is executed by other variable not used in model.

TABLE 4: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,687[a]	,472	,455	4,07215

a. Predictors: (Constant), income, risk_perception, training

b. Dependent Variable: intention

TABLE 5: STATISTICAL F TEST RESULT

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1420,841	3	473,614	28,561	,000[b]
	Residual	1591,909	96	16,582		
	Total	3012,750	99			

a. Dependent Variable: intention

b. Predictors: (Constant), income, risk_perception, training

Based on Statistical F Test Result (Table 5) that show F value as 28,561 with significance level 0,000 <0,05. These results indicate that the variables of training, perceive risk and expected income dependently simultanously to intention of capital market.

TABLE 6: COEFFICIENT

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,544	4,877		,317	,752
	training	,150	,150	,081	,997	,321
	risk_perception	,759	,184	,325	4,134	,000
	income	,960	,172	,469	5,578	,000

a. Dependent Variable: intention

Based on Coefficient Table (Table 6) that Regression Equation is

$Y = 1,544 + 0,150 X_1 + 0,759 X_2 + 0,960 X_3 + e$.

Which Y is student intention as dependent variable. a is constanta and b as coefficient. Meanwhile X_1 is training, X_2 is risk perception, and X_3 is expected income.

CONCLUSION

Dominant variable is expected income. Students as traders are willing to buy stock because they hope to get profit gain. Students invest in stock market to get income from trading and get profit gain. They realized that capital gain is the profit from invest in the stock market. They realized that the higher profit gain so the higher risk to get. They consideration value of profit gain to invest in stock market. By invest in stock market, they would get prosperous gain and future profit gain. But amount of capital that they had not sufficient to invest so they trade daily to get profit gain.

Training influences student intention to invest at capital market. Basic training of invest make it easy to take investment decisions. Knowledge of investment obtained by students from basic training of investment. Portfolio and Portofolio Practise give a significant contribution in encouraging investment interest in line with Hamonangan (2007), Wiwin (2006) also Merawati and Putra (2015). Evaluation of educational materials and approaches to capital market training workshops can be done to develop more interesting and interactive educational materials.

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