

IMPROVE Z GENERATION GRADE BY INVESTMENT

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ABSTRACT

Purpose: This research aims to determine improve z generation grade by investment. The improvement by investment will make z generation have more value based on skill, knowledge, and financial. By using that skill, z generation will easy to manage their own money. The end, it will decrease poorness in Indonesia. **Methods:** The method of impelementing this service activity was impelementing through the media of online via zoom and convey by lecturer, visualization, and discussion type and data collected. **Result and discussions:** all participants can understand the importance of investment for the generation of Z in the capital market and is easy. Measurement that it uses activeness of participant in discussion to know that this activity target accurate and give benefit for participant. **Conclusion:** the implementation of investment will make z generation have more value to increase their income and help to minimize poorness also unemployment.

Keywords: Investment, Z Generation, Grade

1. INTRODUCTION

The country of Indonesia is a country with high levels of unemployment and poorness in the world. One of the problems that Indonesia is still facing is problem of poverty. The problem of poverty is complex and multidimensional problem. So that, it becomes a development priority. So far, Indonesian government had many existing poverty alleviation programs. There are two strategies that must be taken in poverty alleviation efforts. First, protecting poor families and groups of people through meeting their needs from various fields. Second, training them so that they have the ability to carry out efforts to prevent new poverty. Poverty alleviation efforts carried out to realize the ideals of the nation, namely, the creation of a just and prosperous society (Royat, 2015). The amount of unemployment and proverty is due to the lack of knowledge and motivation as well as the environment to dedicate poverty and reduce unemployment.

According to (Yacoub, 2010) in his research states that:

“Poverty is one of the fundamental problems, because Poverty concerns the fulfillment of the most basic needs in life and poverty is a global problem because poverty is a problem that faced many countries.”

In addition to poverty, Indonesia is also still faced with a high unemployment rate. According to Sukirno in (Meydiasari & Soejoto, 2017):

“Unemployment is someone who has been classified in the labor force, who is actively looking for work at a certain wage level, but has not yet found a job that is satisfactory.”

Unemployment will decrease if knowledge of community take advantage of the conditions and condistions they have. Not only that, they have to survive and adapt to different conditions now. The difference in the situation is called by 4.0 era or digital era. The digital era is in fact easy to increase their own personal value. eg, learn investment from YouTube, Web, or Webinar. Digital or Internet users, which are rising in Indonesia who occupy 4 World in 2021 (Internetworldstats, 2021). It is great opportunity for the community to increase value, income, thorough investment in the capital market. Moreover, according to the Indonesian Statistical Center of 2021 (BPS, 2021), which states that :

“270.20 million in the country which the country of 27,94% is Z generation, Z generation is a citizen born of 1997-2012. Second, 25.87% of the Millennial Generation, are citizens born of 1981-1996. Third, 21.88% X generation , 11. Is a citizen born of 1965-1980. Fourth, 11.56% Baby Boomer, is a citizen born of 19461964. Fifth, 10.88% Generation of Post Gene Z is a citizen born of 2013.”

Z Generation is the highest generation of existence in Indonesia. The existence of that data, make implementer interested in providing understanding, knowledge and sharing of using internet in order to have an additional income of the use of the Internet by investment. So it will be able to reduce unemployment, poverty, and increase Z generation grade.

2. METHOD

This activity target is Z generation in around Indonesia where it be begun from 12.30-13.00 o'clock all participant and source person attend to the zoom. 13.00-13.15 o'clock the activity opened by pray and playback video. Then, 13.15- 13.30 were delivering speech. 13.30-15.45 was given material from source person or speaker. The last was discussion and closing.

This activity was delivered via zoom meeting and use google form for note attendance participant. The participant got certificate by joining this community service. In order to know that participant understand and on target, implementer recap this activity by collecting presence from google form and recap the activeness while discussion.

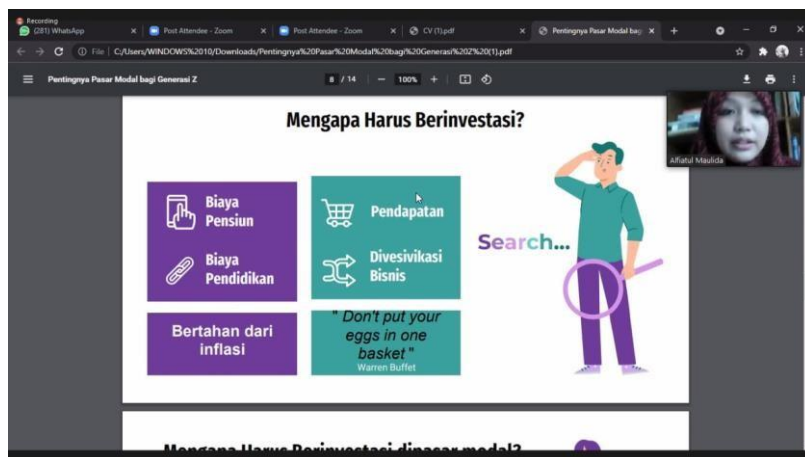
3. RESULTS AND DISCUSSION

The activity collaborated with Capital Market Study Group of Economic Faculty, Universitas Sarjanawiyata Tamansiswa. This participant from Universitas Sarjanawiyata Tamansiswa student and general.



Picture 1. The attendant of participant.

The activity attended by fifty-five participants where it begun from delivery speech learning materials by Alfiatul Maulida, S.E., M.M. that title of the material was **“The Important of Stock Market for Z Generation”**.



Picture 3. Delivery material speech by first speaker.

The material talked about the capital market acts as liaison between investors and companies and government agencies through trading in long term instruments such as obligation, stocks, and others. The capital market is a place where various parties, especially companies, sell stocks and bonds with the aim that the proceeds from these sales will be used as additional funds to strengthen the company's capital (Fahmi, 2014). The capital market is a trading center for long-term debt and corporate stock. In Indonesia, capital market transactions are conducted through the Indonesia Stock Exchange (Mar'ati, 2012). Stock market begun from 1880 where securities transaction has carried out without an official organization. So that, the records of these transaction are incomplete. In 1878,

a company for community trading and securities was formed, namely Dunlop & Koff, the forerunner of PT. Perdanas. It was only on 1912, on December 14, that Amsterdamse Effectenbueurs opened a stock exchange branch for the first time in Indonesia which was located in Batavia (Jakarta). Officially established this market by the name Vereniging Voor de Effectenhandel. On 2007, merger of Surabaya Stock Exchange to Jakarta Stock Exchange and its name to Indonesian Stock Exchange (IDX).

Capital market also develop in Indonesia, where on 2016 the user of stock market The number between 18 and 25 years old has increased by 338%. On 2019, Data at the end of 2018 until the end of 2019 showed an increase number of investors from 1,619,372 to 2,484,354. This 53.41% increased. By the end of 2020, the number of investors had reached 3,880,753 despite ongoing pandemic which Indonesia also 51 Highest IPO companies in ASEAN that proved by 713 companies listed on the IDX. Then, E-IPO launched by IDX.

According to (Widoatmodjo, 2012) states that:

“Theoretically the capital market can be said to be an abstract market, where what is traded is long-term funds, namely funds that are tied to investment for more than one year.”

According to (Tjiptono & Fakhrudin, 2011):

“The capital market is a market for various long-term financial instruments that can be traded, either in the form of debt or own capital”

Capital Market has an Instruments those are Stocks, Obligation, Rights, Warrants, Mutual Funds. *First*, stock is proof of ownership of capital or funds in a company, Paper with a clearly stated nominal value, company name and followed by rights and obligations explained to each holder, and Inventories ready for sale (Fahmi, 2015). *Second*, Obligation are securities that are sold to the public, which there are various provisions which explains various things such as face value, interest rate interest, time period, name of issuer and several other provisions as described in the law passed by the relevant institution (Fahmi, 2013). *Third*, Right is the right of the old shareholder to pre-purchase new shares at a certain price in less than 6 months. The specified price is a pre-determined price, which is below the market price at the time of issue (Samsul, 2006). *Fourth*, Warrant is securities that give the holder the right to buy shares in the issuing company at a lower price (Hermuningsih, 2019). *Fifth*, Mutual fund is a container used to collect funds from investors to be further invested in securities portfolios by investment managers (Hermuningsih, 2019). By knowing that instrument, Z generation will easier to decide the perfect instrument of capital market.

Z generation is generation born between 1997 and 2012 according to Indonesian Statistical Center, 2021 who have different expectations, preferences, and work perspectives and are considered challenging for the organization. Investors Age 18-25

Dominate Stock Market Trading During Pandemic. There were 327,931 SIDs recorded or 48 percent of the total new investors until May 2021 (Kumparan, 2021). The phenomenon show that Z generation has more opportunity to improve the value by investment.

The second delivered by Bernadetta Diansepti Maharani, S.E., M.M. that explained about **“Easy Investment for Z Generation”**. Generation Z is a citizen born in 1995-2010, where technology is developing rapidly. Generation Z has a mindset that tends to be instantaneous and dependent on the flow of technology. Then, the characteristics of Gen Z are:

- a. A digital generation that is proficient in information technology and various computer applications.
- b. Very fond and often communicates with all circles, especially through social networks.
- c. This Generation Z also tends to be tolerant of cultural differences and is very concerned about the environment.
- d. Generation Z is used to various activities at the same time.
- e. Tends to be less verbally communicating, tends to be egocentric and individualist, tends to want to be instantaneous, impatient, and does not value the process.
- f. Generation Z has a spirit of enthusiasm and is ready to face challenges.
- g. Generation Z has an ambitious and optimistic nature.



Picture 3. Delivery material speech by second speaker.

By investing, we will be Creating new sources of income, Securing money, Reducing forested habits, and Preparing a pension fund. So, benefits of investing tha Have passive income, As a savings of the future and Harnessing money for more useful things. There are type of investment:

a. Fund

Mutual funds are containers used to collect funds from the capitalized community to be further invested in a securities portfolio by investment managers.

b. Gold and precious metals

This type of investment is suitable for those who want to have a long-term investment that tends to be safe because the price of gold and precious metals will continue to rise.

c. Stock

From investing with this type of stock, you will get a higher profit than other types of investment, this type of investment has a high risk high return nature. d. Bond Bonds are debt securities, medium-term and long-term that can be transferred.

e. Time deposits

On this time deposit, it has a higher interest rate compared to the usual savings. In addition, time deposits have a clear maturity date, usually 3-12 months.

f. Insurance

This type of insurance investment is useful as protection, now insurance can also be one of your alternatives in investing. This investment-based insurance is a combination of 2 products, namely insurance and and management such as mutual funds.

g. Property

One of the main reasons why investment in this type is because property can also be one of the basic needs and what is certain is that the risks caused by this investment are very minimal.

After sharing material, it opened by discussion where the discussion very interactive between speakers and audience. It also gives answer that the topic or theme targeted to z generation in order can improve the value by investing.

4. CONCLUSION

This community service activity is a very useful activity for the Z generation of students in particular because they can understand about the importance of investing and can know about the types of investment they can choose which according to his ability. Because of the benefits are so large. hopefully, it can be continue to the more communities, especially the “martial” Z generation with investment and they can practice it and the results they will get second income and increase the value. For academic, may make research to prove that investing for Z generation get benefit or not.

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