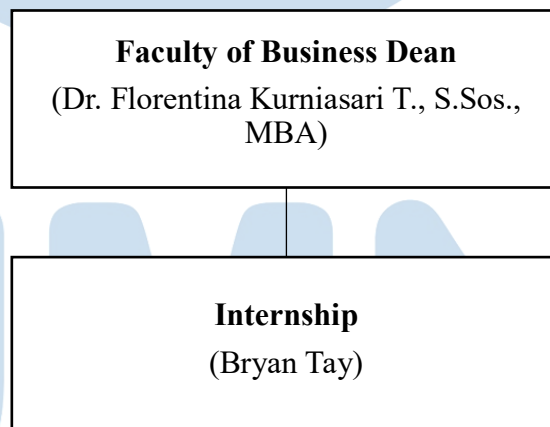


CHAPTER III

INTERNSHIP WORK

3.1 Position and Coordination

The writer started the internship program to assist the GASING program under the Faculty of Business UMN as an investment educator which is in the guidance of Dr. Florentina Kurniasari T., S.Sos., MBA as the Dean of the Faculty of Business UMN (Figure 3.1). The internship was done in Work From Home (WFH) format. The writer received tasks and report regularly directly to of Dr. Florentina Kurniasari T., S.Sos., MBA by E-Mail, WhatsApp and regular meeting via Google Meet that had been held every Monday. The writer's main task is to participate in a data research conducted by of Dr. Florentina Kurniasari T., S.Sos., MBA herself related to financial literacy and financial inclusion for Generation Z with an addition task of assisting in creating a webinar event called "Financial Planning vs Reality, What Could Go Wrong?"



Source: *Writer's Internship*, 2021

Figure 3.1 Internship Coordination

3.2 Task Done

The internship is done during the period from September 1st, 2021 – November 23rd 2021 (60 working days). The writer is paired with an internship partner namely Brighton Jordy. The following table are the task done by the writer and his partner:

Table 3.1 Internship Task

Week	Internship Task
1	Creating research indicator for financial digital literacy, finding journals correlated to the research variable
2	Deciding 1000 research target samples by collecting and processing APJII data alongside KSPM data
3	Collecting and processing data to determine a trend on investment instrument in Indonesia during the period 2019 to until 2021.
4	Initial plenary meeting with KSPM UMN, preparing the webinar event by discussing webinar theme, goals and objectives, forming a team with its division and brainstorming
5	Managing proposal and fund request to Indonesia SIPF and Philip Sekuritas Indonesia while ensuring progression from the team and confirming event's target audiences.
6	Creating speakers' invitation letters, including MoU and TOR. Ensuring the visual division to create the banner, flyer and e-certificate. Approaching speakers is also done after. Creating survey questionnaire related to the research to be shared in the event.
7	Second plenary meeting with KSPM UMN: division update and feedback, also preparing for rehearsal. Proposal revision due to changes for dates. Approaching moderator is also done after.
8	Conducting rehearsal for the event. Technical meeting is also done the same week with the speakers. Finalizing publication materials.
9	Executing the webinar while ensuring survey questionnaire is filled by the participants
10	After event: finalizing financial administration with Indonesia SIPF and Philip Sekuritas Indonesia which led to giveaway payment and honor payments

11	Planning a strategy to fulfill the remaining quota for the survey questionnaire by contacting 100+ active KSPM in Indonesia and by giving rewards
12	Contributing to journal-research entitled “Implementation of Stock Gamification to Increase Literacy and Protection for High School Students: while distributing the survey questionnaire and preparing for GASING socialization for High School students.

Source: *Writer's Internship, 2021*

3.2.1 Main Task

The writer's main task during the internship is to participate in a data research conducted by of Dr. Florentina Kurniasari T., S.Sos., MBA herself related to financial literacy and financial inclusion for Generation Z. The tasks are divided to the following details:

3.2.1.1 Generation Z Financial Literation and Behavior

The writer was given a task to collect and process investment instrument data in Indonesia, during the period of 2019 until June 2021. The investment data summarized the trend of growth from savings, deposits, mutual funds, stocks, obligations, cryptocurrencies and fintech peer-to-peer lending data in Indonesia. Which are detailed as following:

1. Savings Trend

The writer collected the data from Bank Indonesia. The trend shows that in 2019 until 2020, there is a significant growth of 11.48%.

2. Deposits Trend

The writer collected the data from Bank Indonesia. The trend shows that in 2019 until 2020, there is a significant growth of 8.06%.

3. Stocks Trend

The writer decided that there are 4 categories correspond to the trend. The categories are: (I) Numbers of Public Companies, (2) Number of Shares Traded, (3) Numbers of Transaction Value, (4) Numbers of Retail Investors. All of the information is collected from Bank Indonesia, except the numbers of retail investors, which was collected from KSEI. The categories are detailed as following:

I. Numbers of Public Companies

The trend shows that there is a noticeable growth of 5.6% in 2019 until 2020.

II. Number of Shares Traded

The trend shows that there is a tremendous growth of 119.95% in 2019 until 2020.

III. Numbers of Transaction Value

The trend shows that there is a tremendous growth of 125.68% in 2019 until 2020.

IV. Numbers of Retail Investors

The trend shows that there is a significant growth of 56.21% in 2019 until 2020.

4. Obligations Trend

The writer collected the data from Bank Indonesia. In 2019 - 2020 showed an increase in SUN and State Sharia Securities by 39.72% and 37.03% and a decrease in Corporate Bonds by -4.27%

5. Mutual Funds Trend

The writer decided that there are 3 categories correspond to the trend. The categories are: (I) Net Asset Value (II) Unit Total (III) Numbers of Investors. The writer

collected the data from Bareksa and KSEI. The categories are detailed as following:

I. Net Asset Value

The trend shows that there is a noticeable growth of 5.72% in 2019 until 2020.

II. Unit Total

The trend shows that there is a noticeable growth of 2.59% in 2019 until 2020

III. Numbers of Investors

The trend shows that there is a significant growth of 78.95% in 2019 until 2020

6. Cryptocurrencies Trend

The writer decided that there are 2 categories correspond to the trend. The categories are (I) Daily Trading Transaction (II) Numbers of Cryptocurrencies Traders. The writer collected the data from the website of Ministry of Trade. The categories are detailed as following:

I. Daily Trading Transaction

The trend shows that there is a tremendous growth of 1178% in June 2020 until June 2021.

II. Numbers of Cryptocurrencies Traders

The trend shows that there is a significant growth of 85.00% in June 2020 until June 2021

7. Fintech Peer-to-Peer Lending

The writer decided that there are 8 categories correspond to the trend. The categories are (I) Numbers of Fintech Companies (II) Numbers of Fund Accumulation (III) Numbers of Lenders' Accounts (IV) Numbers of Transaction by Lenders (V) Lenders Age (VI) Numbers of Borrowers' Accounts (VII) Numbers of Transactions by

Borrowers (VIII) Borrowers Age. The writer collected the data from OJK. The categories are detailed as following:

1. Numbers of Fintech Companies

The trend shows that the amount of fintech companies is reducing from 164 companies to 149 companies from 2019 until 2020.

2. Numbers of Fund Accumulation

The trend shows that there is a significant growth of 91.30% in 2019 until 2020

3. Numbers of Lenders' Accounts

The trend shows that there is a significant growth of 18.32% in 2019 until 2020

4. Numbers of Transaction by Lenders

The trend shows that there is a tremendous growth of 126.10% in 2019 until 2020

5. Lenders Age

Majority of the lenders are between the age of 19-34 with 66% portion. Below 19 has the least portion with 2%.

6. Numbers of Borrowers' Accounts

The trend shows that there is a tremendous growth of 134.59% in 2019 until 2020

7. Numbers of Transactions by Borrowers

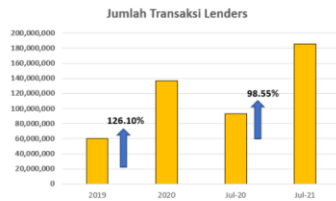
The trend shows that there is a tremendous growth of 203.39% in 2019 until 2020

8. Borrowers Age

Majority of the borrowers are between the age of 19-34 with 67% portion. Below 19 and above 54 have the least portion with 1% each.



Fintech P2P Lending



NUMBERS DON'T LIE

Menurut data OJK, pada tahun 2019-2020 menunjukkan kenaikan jumlah transaksi pemberi pinjaman sebesar 126,10% dan pada Juli 2020-2021 terjadi kenaikan sebesar 98,55%

Sumber:



Reksadana



YET, ANOTHER WANNABES

Menurut data KSEI, pada tahun 2019 - 2020 menunjukkan kenaikan jumlah investor reksa dana sebesar 78,95% dan pada Juni 2020-2021 menunjukkan kenaikan sebesar 55,27%

Sumber: KSEI



Jenis Instrumen	Jan	Feb	Mar	Apr	May	Jun	2019
Tabungan (Miliar Rupiah)	Rp1,785,133	Rp1,770,454	Rp1,772,331	Rp1,768,865	Rp1,836,148	Rp1,847,283	Rp1,847,283
Deposito (Miliar Rupiah)	Rp2,425,992	Rp2,461,990	Rp2,494,742	Rp2,481,211	Rp2,479,237	Rp2,480,094	Rp2,480,094
Saham:							
Jumlah saham diperdagangkan (Juta lembar)	Rp293,512	Rp272,166	Rp300,768	Rp290,020	Rp284,584	Rp225,371	Rp225,371
Nilai transaksi (Miliar Rupiah)	Rp236,675	Rp180,005	Rp173,149	Rp230,389	Rp187,098	Rp156,946	Rp156,946
Jumlah emiten IPO	747	748	751	754	757	774	774
Emisi saham (Miliar Rupiah)	Rp4,673,928	Rp4,674,628	Rp4,676,104	Rp4,679,199	Rp4,709,251	Rp4,795,369	Rp4,795,369
Obligasi:							
Obligasi Korporasi (Triliun Rupiah)	Rp415	Rp420	Rp424	Rp425	Rp430	Rp417	Rp417
Surat Utang Negara (Miliar Rupiah)	Rp2,050,823	Rp2,082,523	Rp2,117,473	Rp2,085,522	Rp2,115,175	Rp2,131,895	Rp2,131,895
Surat Berharga Syariah Negara (Miliar Rupiah)	Rp444,432	Rp462,950	Rp466,047	Rp475,279	Rp450,668	Rp460,468	Rp460,468
Reksadana							
Nilai Aktiva Bersih (Miliar Rupiah)	Rp519	Rp520	Rp515	Rp513	Rp507	Rp514	Rp514
Total Unit (Miliar unit)	383	386	382	381	383	381	381
Pertumbuhan Investor	2019	2020	Aug 2021	Jun 2021			
Pasar Modal	2,484,354	3,880,753	6,100,525	5,605,632			
%		56.21%	57.20%	44.45%			
Reksadana	1,774,493	3,175,429	5,447,944	4,930,535			
%		78.95%	207.0%	55.27%			
C-Best	1,104,610	1,695,248	2,697,832	2,514,397			
%		53.47%	59.14%	48.32%			
Surat Berharga Negara	316,263	460,372	558,701	538,781			
%		45.57%	21.36%	170.3%			

Source: *Writer's Internship Documentation, 2021*

Figure 3.2 Investment Instrument Data

3.2.1.2 Financial Literacy Research Indicator and Questionnaire

The writer next task was to determine research indicator for the research variables. There were 4 initial variables, which includes Financial Knowledge, Financial Skill, Financial Attitude

and Financial Behavior. The indicators are based on past international journal. The writer decided to find 3-5 international journals. As a result, the writer had managed to generate 7 indicator measurements for each variables using the Likert scale 1-5

No	Variabel	Definition	Kode	Measurement	Scaling
1	Financial Knowledge	Financial Knowledge mengukur kemampuan untuk memahami kalkulasi finansial, seperti implikasi dari bunga, inflasi dan risiko beserta tingkat hasil dari sekuritas finansial (Kadavya & Khan, 2020)	FK1	Saya mampu memahami berita finansial melalui berita keuangan di TV, Majalah, Koran maupun internet	
2020	https://doi.org/10.1016/j.amea.2018.11.004		FK2	Saya paham bagaimana sistem kredit, perbankan, dan perpajakan bekerja	
2015	https://knowledgecenter.ubd-uni.net/ubd/vol4/iss1/9/		FK3	Saya sering mengikuti seminar dari berbagai institusi tentang literasi keuangan dan menjadi sadar akan pentingnya hal tersebut	
2020	https://doi.org/10.15282/jgm.8.0.2020.5758		FK4	Saya mengerti bagaimana pengaruh kebijakan moneter dan juga fiscal terhadap keputusan investasi yang akan saya lakukan	
2020	https://www.mdoi.com/2017-1-1050-1239-3653.htm		FK 5	Saya sadar akan pentingnya mengukur keuangan untuk kehidupan yang akan datang	
2020	https://doi.org/10.1080/1361847X.2019.1701512		FK 6	Saya mengerti risiko nilai mata uang yang melomah akibat inflasi	
2019	https://doi.org/10.1177/272319714510806051		FK 7	Saya mengerti manfaat yang bisa didapatkan dari instrumen asuransi	
2	Financial Skill	Financial Skill merupakan kompetensi seseorang dalam kemampuan financial knowledge berupa penyusunan keuangan, penganggaran, pembukaan tabungan, kewirausahaan, dan layanan perbankan (Abdul Razak & Amin, 2020)	FS 1	Saya membaca laporan keuangan untuk mempertimbangkan keputusan investasi	
2020	https://doi.org/10.15282/jgm.8.0.2020.5758		FS 2	Saya mencatat pengeluaran dan pemasukan saya	
			FS 3	Saya mampu membuat dan menjelaskan rasio-rasio keuangan yang ada	
			FS 4	Saya mampu merencanakan dana hari tua, asuransi, dan pendidikan	
			FS 5	Saya mampu mengalokasikan dana yang saya miliki sesuai dengan alokasi dana kebutuhan sehari-hari, investasi, asuransi, dan lainnya	
			FS 6	Apakah saya lakukan sebuah akurasi dengan rencana finansial saya	

Source: *Internship Research*, 2021

Figure 3.3 Research Initial Indicators (Financial Knowledge & Financial Skills)

The writer then received new frameworks to be added to new indicators, which includes Expectation, Perceived Ease of Use, Trust, Perceived Risk, Perceived Enjoyment, Compatibility, Facilitation Condition, Behavior Intention to Invest, and Reinvest Intention. The indicators are based on past international journal. The writer decided to find 1-2 international journals. As a result, the writer had managed to generate 4 indicator measurements for each variables using the Likert scale 1-5 excluding the Expectation which the writer decided to generate 8 indicator measurements

No	Variable	Kode	Measurement	Scaling
1	Expectation	EX1	Saya berharap bahwa informasi berkaitan dengan investasi dapat diakses dengan mudah	
	https://www.amea.com	EX2	Saya berharap berita investasi dan keuangan minim mengandung unsur hoax	
		EX3	Saya berharap bahwa instrumen investasi yang ada di Indonesia diawasi oleh lembaga-lembaga negara	
		EX4	Saya berharap bahwa saya akan merasa bangga berhasil mencapai financial freedom	
		EX5	Saya berharap saya gemar mengikuti metode investasi terbaru	
		EX6	Saya berharap bahwa untuk memulai investasi tidak terlihat sulit	
		EX7	Saya berharap untuk memulai investasi secepat mungkin	
		EX8	Saya berharap bahwa saya tidak akan putus asa walaupun mengalami kerugian	
2	Perceived Ease of Use	EU1	Saya mengakses semua berita keuangan dengan menggunakan smartphone, laptop, pc dan ataupun tablet	
	https://www.amea.com/insights/content/doi/10.1108/JIMA-04-2019-0181.full.htm?utm_source=rs&utm_medium=feed&utm_campaign=rs_journal_alert	EU2	Saya menjadi lebih aware secara finansial dengan bantuan platform sosial media	
		EU3	Saya berinvestasi karena platform investasi yang interaksinya mudah dimengerti	
		EU4	Saya meneliti bagaimana mekanisme investasi berjalan dengan keterbukaan informasi yang ada	

Source: *Internship Research*, 2021

Figure 3.4 Research Added Framework (Expectation & Perceived Ease of Use)

The survey questionnaire was arranged after the indicators had been accepted. The progression on the survey questionnaire resulted in total of 92 questions. The form was created in Jotform.

Source: *Writer's Internship Documentation, 2021*

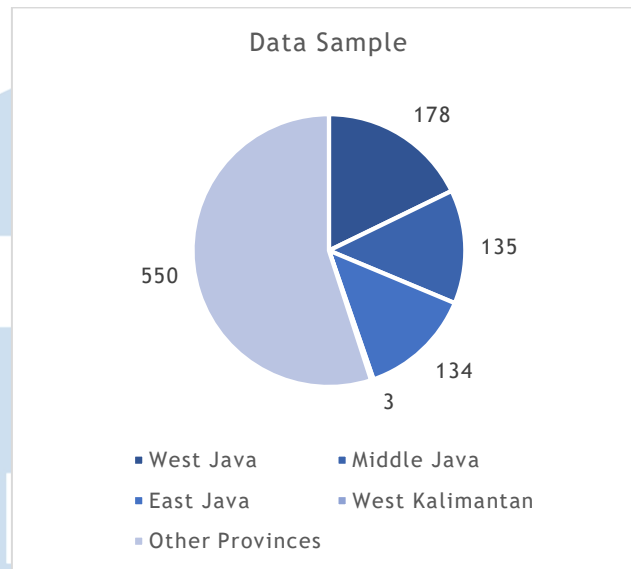
Figure 3.5 Jotform Editing Page

3.2.1.3 Sample and Distribution Determination

Related to the previous task, the writer was assigned to determine how the questionnaire would be distributed and made a presentation to it. The target was 1000 respondent. There were few options in consideration when the writer made the decision on distributing, which are as following:

1. First Option

The first option was to use the penetration rate of internet usage in Indonesia. The calculation was based on the penetration of each province in Indonesia using the first half data of 2020. The writer had to determine the percentage of each province to obtain a sample result. For example, there are 35,100,611 internet users in West Java. It equals to 17.85% from 196,688,761 total internet users in Indonesia. The writer then calculates 17.85% to 1000 samples needed resulting 178 samples needed from West Java.



Source: *Writer's Internship Documentation, 2021*

Figure 3.6 Internet Penetration Based Data Sample

The writer determines the positive and the negative side of this option, which is detailed as following:

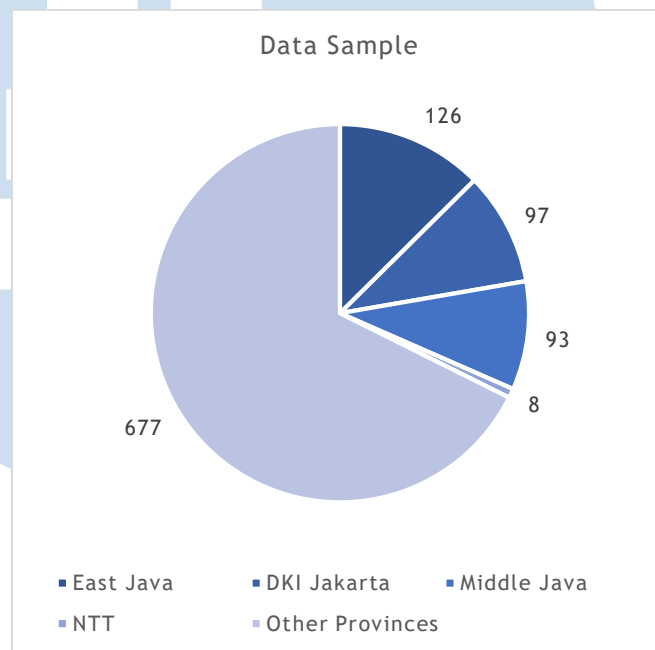
Positive: The proportion of the number of users in Indonesia can be represented evenly because it uses data on the percentage of all Indonesian internet users divided into 1000 target respondents. This makes the results of the research sample more valid because it represents a sample from 34 provinces in Indonesia which is the same as the APJII study.

Negative: There is a potential that data collection does not meet the respondent's target for each province considering the wide distribution of data and Investment Galleries throughout Indonesia which will help spread respondents are not yet available in 34 provinces but are only available in 29 provinces with a limited number.

2. Second Option

The second option was to use the numbers of Investment Galleries in Indonesia. There were 507 investment galleries

registered at that time which were distributed in 29 provinces in Indonesia. The calculation is similar to the first option. The writer had to determine the percentage for each province based on the Investment galleries distributions. As a result, East Java has the most Investment Galleries, with 64 out of 507, which was 12.62 in percentage. The needed sample for East Java was 126.



Source: *Writer's Internship Documentation, 2021*

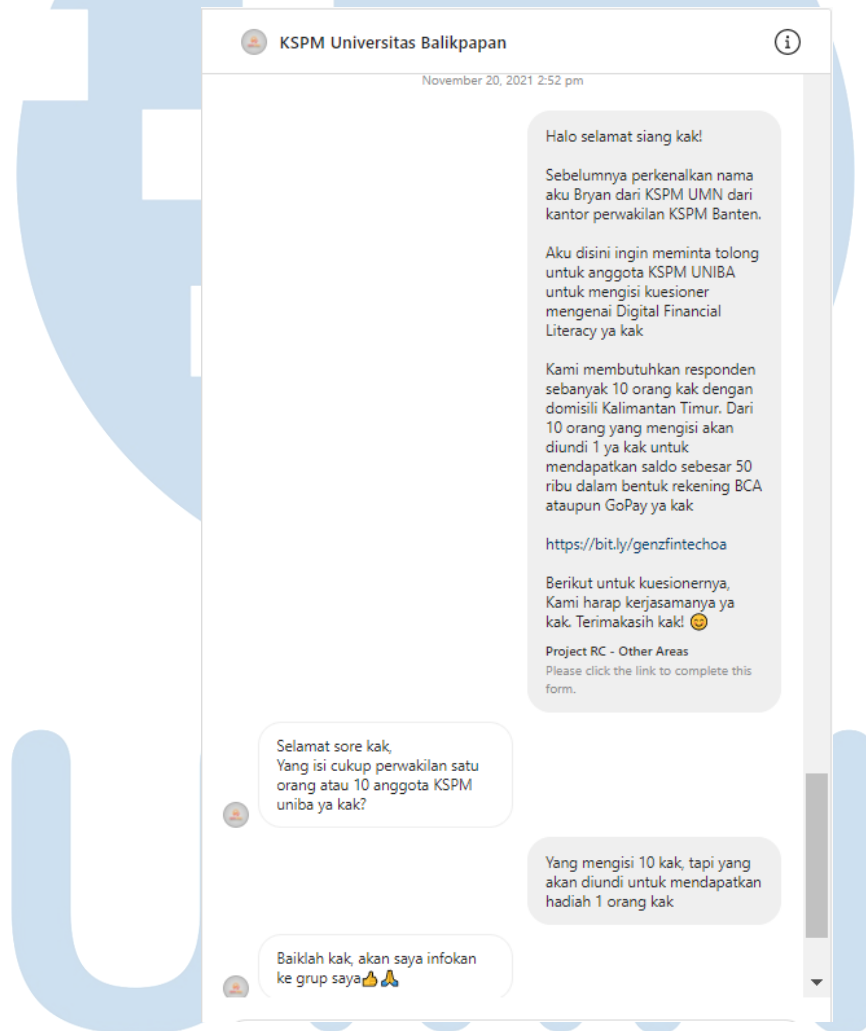
Figure 3.7 Investment Galleries Based Data Sample

The writer determines the positive and the negative side of this option, which is detailed as following:

Positive: By using the Investment Gallery data, it can provide access to the UMN Investment Gallery to communicate, so that it is considered to be able to represent the target respondent with the Generation Z population throughout Indonesia.

Negative: The sample is not representative of all provinces throughout Indonesia because investment galleries that assist in distributing questionnaires are only available in 29 provinces.

The first option was the collective agreement due to its reach to every province in Indonesia and still could be reached via Investment Galleries. The questionnaire is distributed via Instagram of KSPM_UMN and also as a mandatory questionnaire for the webinar event



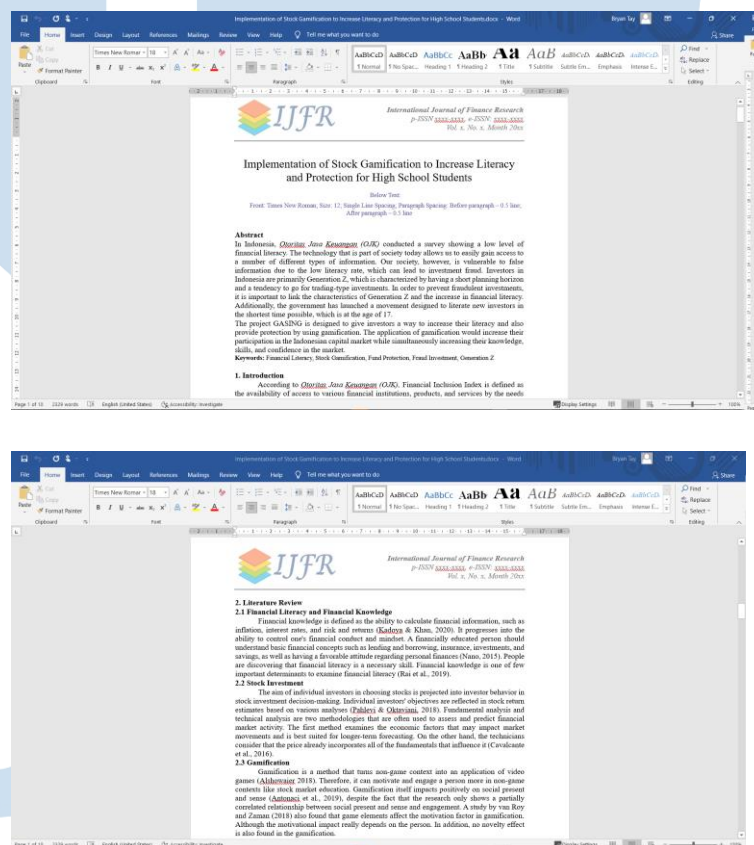
Source: *Writer's Internship Documentation, 2021*

Figure 3.8 Investment Galleries Instagram Approach

3.2.1.4 Assisting in Writing Journal Entitled: "Implementation of Stock Gamification to Increase Literacy and Protection for High School Students"

"Implementation of Stock Gamification to Increase Literacy and Protection for High School Students" is an

international journal regarding GASING and its implementation regarding financial literacy and inclusion, also its protection for high school students. The writer contributed in writing Abstract, Introduction, Literature Review, Gamification System Design (GASING), Conclusion & Suggested Further Research and References. The journal had 10 pages long and would be published under the International Journal of Finance Research. The journal concluded that the to measure the interest of high school students, GASING might be the suitable way for it.



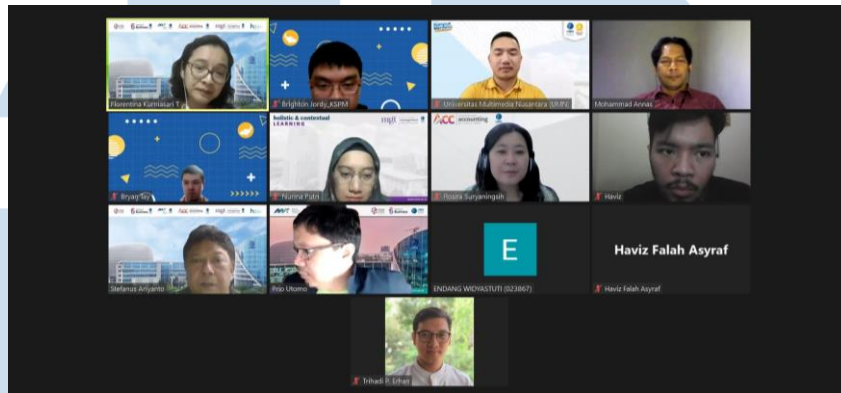
Source: *Writer's Internship Documentation, 2021*

Figure 3.9 In-Progress Journal

3.2.1.5 GASING Socialization

One of the writer's main tasks is to give presentation regarding capital market and GASING Socialization, as well as introducing Investment Gallery to high school students. The only socialization was the

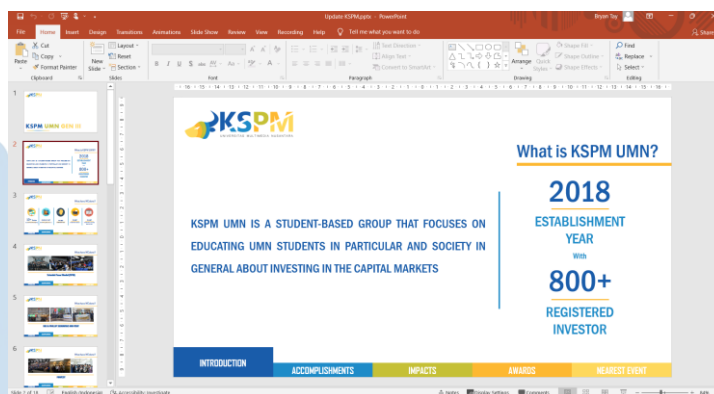
Campus Visit from UMN's marketing that was held on November 17th, 2021. Beforehand, the writer was given a briefing on November 12th, 2021 (Figure 3.10).



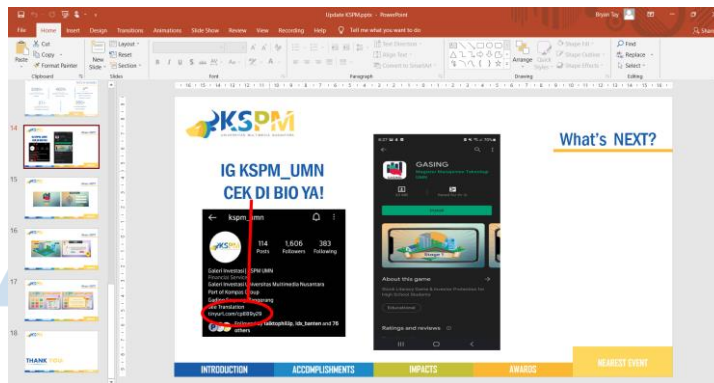
Source: *Writer's Internship Documentation, 2021*

Figure 3.10 Campus Visit x GASING Socialization Documentation

The writer continued to prepare presentation material regarding the socialization. The presentation will be mainly introducing KSPM UMN and also GASING (Figure 3.11)



UNIVERSITAS
MULTIMEDIA
NUSANTARA



Source: *Writer's Internship Documentation, 2021*

Figure 3.11 Campus Visit x GASING Presentation

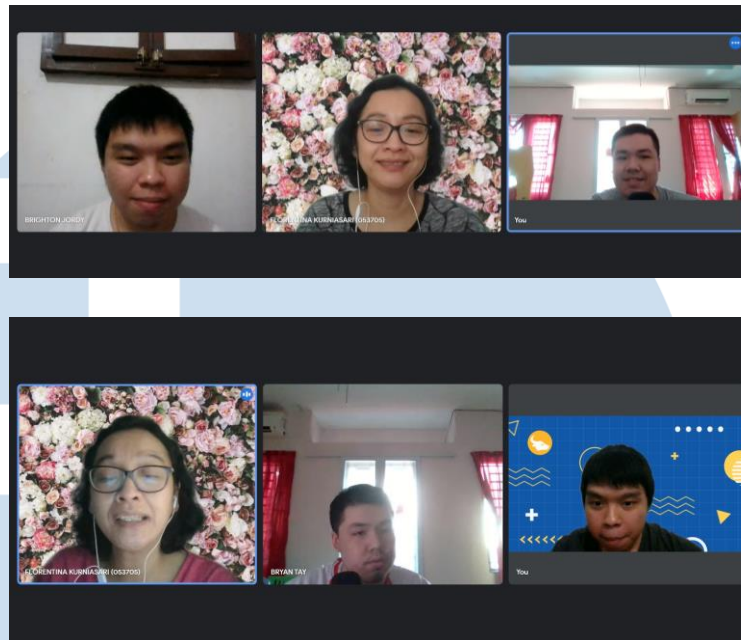
The presentation was planned to be conducted hybrid, meaning there would be offline and online presentation. Due to some miscommunication and miscoordination, the online presentation was cancelled.

3.2.1 Additional Task

The writer's additional task was to assist in creating a webinar to support writer's main task, which was to participate in data research regarding to financial literacy and financial inclusion towards the Generation Z. Creating webinar event benefits in making the questionnaire mandatory as well as observing the general response towards financial literacy.

3.2.1.1 Event Preparation

On September 24th, 2021 the writer was assigned to create a webinar event as a realization of Indonesia SIPF's event to increase financial literacy and awareness especially to college students and Generation Z in general. The writers arranged meeting up with the dean of faculty of business UMN Dr. Florentina Kurniasari T., S.Sos., MBA several times to have the same understanding for the event.



Source: *Writer's Internship Documentation, 2021*

Figure 3.12 Regular Meeting Documentation

After the writer and his partner, Brighton Jordy went through brainstorming for the event, with the approval of the Dean, they concluded a webinar event themed “Financial Planning vs Reality, What Could Go Wrong?”. In collaboration with KSPM UMN, Indonesia SIPF, Philip Sekuritas Indonesia and also University of Technology Sydney, this event would bring fresh insight towards capital market outlook nowadays. The writer also collaborated with KSPM UMN to form a committee for the event, which is detailed as following:

1. Event Division

The team consists of 7 members. The writer supervised this team. Silvia Angelina led the team, supported by Ronaldo Oetomo, Levana Julieta, Nabila Mirakel, Nicolas Audy, and Zalfa Azhar as the members. The team is responsible for event creation in general, arranging SOP & proposals, approaching speakers, ensuring the flow of the events

2. Registration Division

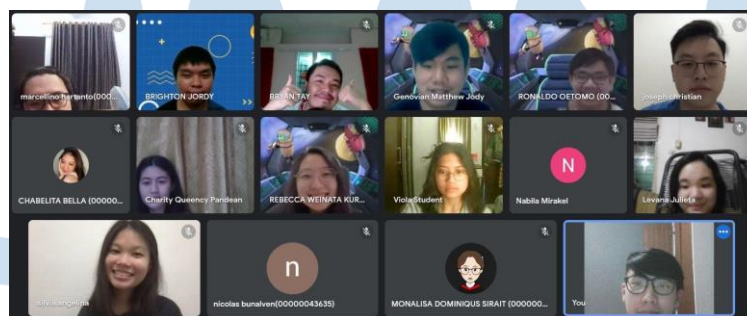
The team consists of 5 members. Chabelita Bella supervised this team. Viola Cynthia led the team, supported by Rebecca Weinata, Genovian Matthew and Marcelino Nathanael as the members. The team is responsible as contact person, being the operator, managing participation registration, creating and distributing registration form

3. Documentation Division

The team consists of 4 members. Monalisa Dominikus supervised this team. Jefferson Ivan led the team, supported by Christa Bella, and Jonathan Adif as the members. This team is responsible for the documentation, such as photos and videos.

4. Visual Division

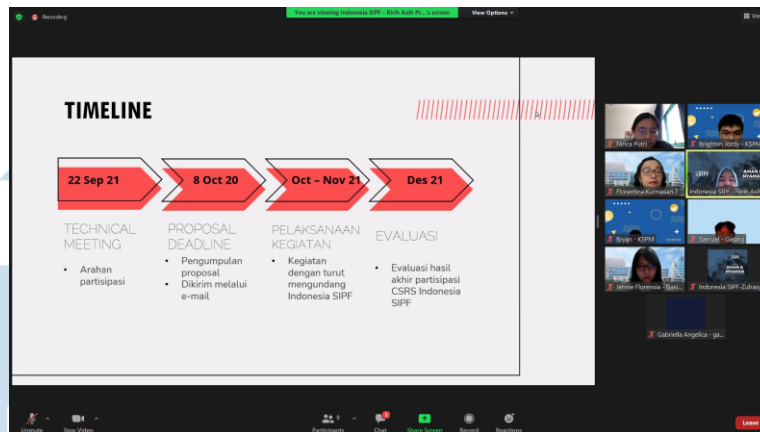
The team consists of 3 members, Christa Bella, despite being a documentation team member, she supervised this team. Charity Queency led the team, supported by Joseph Christian as the member. This team is responsible for creative such as flyer, certificates, and banners



Source: *Writer's Internship Documentation, 2021*

Figure 3.13 Plenary Meeting

The writer was asked to submit a proposal for fund request from Indonesia SIPF and Philip Sekuritas Indonesia. The deadline was October 8th, as the deadline was announced a week before.



Source: *Writer's Internship Documentation, 2021*

Figure 3.14 Technical Meeting with Indonesia SIPF

The writer assisted the Event team by creating Memorandum of Understanding, and Terms of Reference for the invited speakers, to ensure they have one understanding on the event and are bound legally.

PASAL 4	
MEKANISME PEMBAYARAN	
Pembayaran terhadap Pihak Kedua akan dilakukan maksimal 3 hari setelah acara diselenggarakan	
• Bank	: CIMB NIAGA
• No. rekening	: 703551001100
• Atas nama	: Gema Merdeka Goeryardi
• Nominal	: Rp2.500.000,00 (Dua Juta Lima Ratus Ribu Rupiah)
PASAL 5	
WANPRETASI	
Apabila di kemudian hari ternyata terdapat kekurangan atau kekeliruan terhadap hal-hal yang tidak tercantum dalam surat perjanjian ini, kedua belah pihak akan mengadakan perubahan atau perbaikan sebagaimana mestinya dan dituangkan dalam perjanjian kerja sama ini.	
PASAL 6	
JANGKA WAKTU	
Jangka waktu kerjasama dalam perjanjian ini dimulai pada saat tanggal penandatanganan perjanjian ini dan berakhir dengan sendirinya apabila seluruh hak dan kewajiban dari masing-masing pihak telah terpenuhi	

Source: *Writer's Internship Documentation, 2021*

Figure 3.15 MoU of Mr Gema Goeryardi

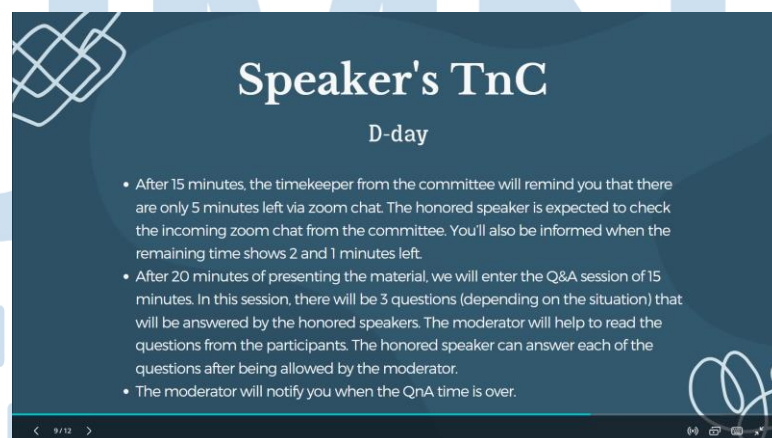
Speaker Terms and Conditions

1. The honoured speakers are the people who expertise in discussing matters related to *Financial Planning Vs Reality: What Could Go Wrong?* with solid experiences in the specific field and with the desire to share knowledge with the participants
2. The honoured speakers can make preparations before the webinar starts
3. The content presented must be based on an agreement from the committee and the honoured speakers
4. At the end of the webinar session, a question and answer session will be held between the participants and the honoured speakers
5. Time management is the personal responsibility of the honoured speakers. It is expected to use the time available as effectively and efficiently as possible
6. The honoured speaker will receive an e-certificate from the KSPM UMN
7. The honoured speaker are allowed to upload any content regarding the event in good faith and purpose

Source: *Writer's Internship Documentation, 2021*

Figure 3.16 Terms of Reference

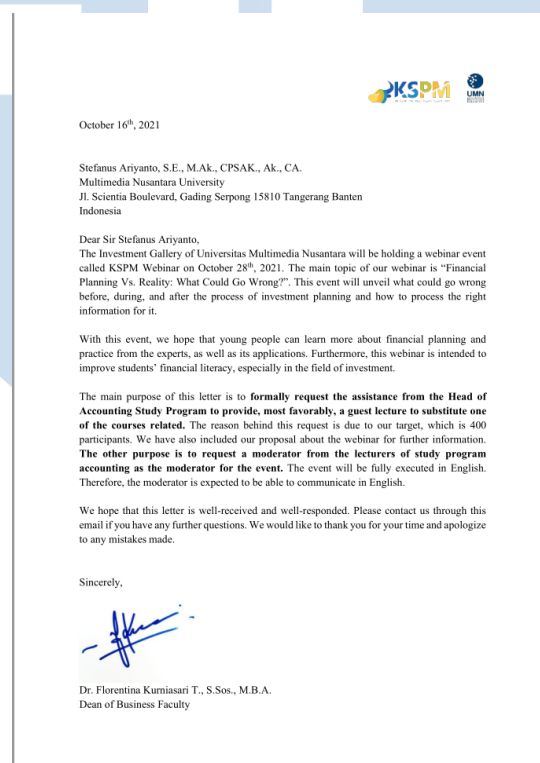
There are several parties involved in the event. There are University of Technology Sydney (UTS), Indonesia SIPF, Philip Sekuritas Indonesia, Bursa Efek Indonesia, and Faculty of Business UMN. Therefore, the writer needs to gather related parties to have a technical meeting. The agenda of technical meeting was to explain event's overview, to have a mutual agreement on terms and condition, and to ensure the related parties submitted their presentation slides and also video submission for the event



Source: *Writer's Internship Documentation, 2021*

Figure 3.17 Technical Meeting Presentation Slides

The writer also received direct support from the Faculty of Business in order to acquire audience. With the approval of the Dean, we contacted the Head of Management Study Program, Dr. Mohammad Annas, S.Tr.Par, M.M, CSCP and the Head of Accounting study program, Mr. Stefanus Ariyanto, S.E, M.Ak., CPSAK., CA and University of Technology Sydney through Bobby Arinto, S.E., M.M to have classes substituted to this webinar.



Source: *Writer's Internship Documentation, 2021*

Figure 3.18 Support Request Letter

To acquire more audience, the writer had asked assistance from KSPM UMN's publication team through the social media Instagram. The writer also had asked email blasting assistance on publication to Cynthia Sari Dewi, S.E., MSc., CSA, the supervisor of KSPM UMN.



Source: *Writer's Internship Documentation, 2021*

Figure 3.19 Instagram Publishing Preview

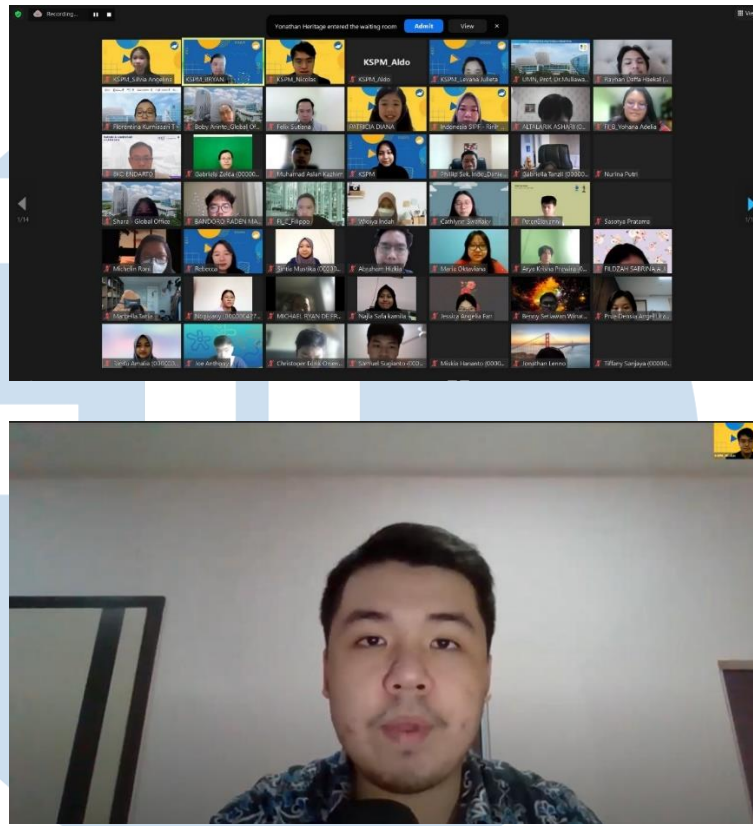


Source: *Writer's Internship Documentation, 2021*

Figure 3.20 Email Publishing Preview

3.2.1.2 Event Execution

The event is executed on October 28th, 2021. The writer along with the team had to prepare earlier at 7.00 A.M (1 hour earlier). During the one-hour preparation, the writer had to make sure everyone is punctual. The writer also had to brief the team to ensure the flow of the event. During the event, the writer also had to give opening speech to the audience and also related parties.



Source: *Writer's Internship Documentation, 2021*

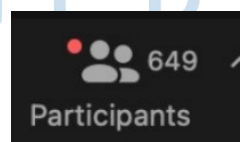
Figure 3.21 Webinar Execution

3.2.1.2 After-Event

The writer needs to write reports to Indonesia SIPF and Philip Sekuritas Indonesia. The contents of the report are: (1) Overall Event (2) Budgeting Usage (3) Feedback Result (included in the survey questionnaire), which are detailed as following:

1. Overall Event

The event was executed 3 hours long and had 649 peak participants and had 600 participants to fill up the survey questionnaire



Source: *Writer's Internship Documentation, 2021*

Figure 3.22 Participants Count

	T Name	T NIM	@ Email	Kampu
1	Nicholas Hartanto	00000061418	nicholas.hartanto@student...	Universit
2	Rozy Millian	00000059609	rozy.millian@student.um...	Universit
3	Devia Dwi Kania	00000063918	deviadwikania44@gmail.c...	Universit

Total: 600 entries

Source: *Writer's Internship Documentation, 2021*

Figure 3.23 Questionnaire Count

2. Budgeting Usage

The support funds provided by both parties had been allocated as intended to. Indonesia SIPF's fund is allocated to the technical part of the event, while Philip Sekuritas Indonesia's fund is allocated for the questionnaire giveaways. The total was Rp. 7,500,000.00.

Indonesia SIPF				
Budget Plan				
#	Item	Quantity	Unit	Unit / Price
1	Honourer Speaker Dr Gema Gueyardi.CAT.CFTA.MFTA	1	person	Rp2.500.000
2	Honour MC	2	person	Rp150.000
3	Honour Moderator	1	person	Rp250.000
4	Honour Operator	1	person	Rp80.000
5	Committe Transport	1	set	Rp150.000
6	Sewa Zoom (Technical Meeting, Gladi Bersih, Acara)	4	pcs	Rp92.500
7	Design Fee (Banner & Certificate)	1	set	Rp400.000
8	Quizlanner preparation	1	set	Rp250.000
9	Q&A Doorprize	9	pcs	Rp50.000
10	Doorprize via Instagram	5	pcs	Rp50.000
Grand Total				Rp5.000.000

Philip Sekuritas Indonesia				
Budget Plan				
#	Item	Quantity	Unit	Unit / Price
1	Giveaway kuisloner	25	pcs	Rp100.000
Grand Total				Rp2.500.000

Source: *Writer's Internship Documentation, 2021*

Figure 3.24 Budgeting Usage

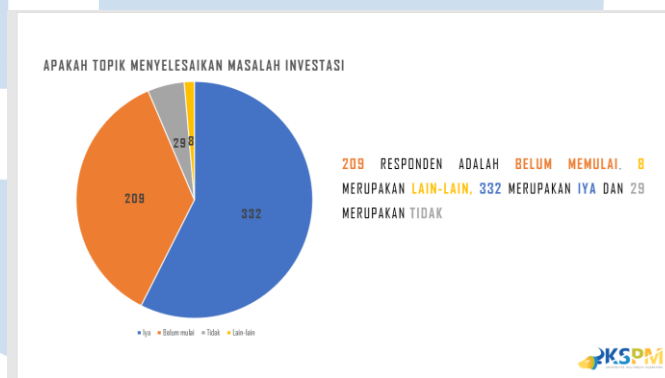
3. Feedback Result

OJK's classification on literacy level is essential to the event. The writer classified the literacy level on UMN based on 3 questions, which are: "Have you ever invest?", "How do you rate yourself on your knowledge financially?" and "Do the webinar helped you on increasing the knowledge?" The writer would classify as following:

- Not literate:
 - Question 1: No > Yes
 - Question 2: Low as the highest percentage
 - Question 3: No > Yes
- Less literate:
 - Question 1: No > Yes, No = 30% -49%
 - Question 2: Middle as the highest percentage, Low = 30% -49%
 - Question 3: No > Yes
- Sufficient literate:
 - Question 1: Yes > No
 - Question 2: Middle as the highest percentage
 - Question 3: Yes > No
- Well literate:
 - Question 1: Yes > No
 - Question 2: High as the highest percentage
 - Question 3: Yes > No

Through the feedback, the writer analyzed that there are 192 or 33,21% have not started investment. This is due to the low literacy with 30.79% or equivalent to 178

people. The percentage of the medium literate financial knowledge had 61.93% and only 7.22% highly educated. The writer concluded that according to OJK's financial literacy classification, it would be classified as less literate. The question shows that the literacy impacted to its increasing level, which stated 57.43% have solved its investment problems and the writer concluded from this question itself that the classification is increased to sufficient literate.



Source: *Writer's Internship Documentation, 2021*

Figure 3.25 Feedback Result

4. Relevance Benefit to KSPM UMN

Through the process of Webinar, KSPM UMN also has gained benefits, which are detailed as following:

- KSPM UMN has gained partnership with Indonesia SIPF, which will be collaborating regarding GASING in the future
- KSPM UMN has gained more awareness through the webinar as an intermediary to learn stock investment
- KSPM UMN has gained more account openings correlating to Philip Sekuritas Indonesia

3.2.2 Obstacles Found

There are some obstacles and problems found through every little process in the internship. The problems are detailed as following:

1. Communication. There is no denying the writer had communication problems due to working remotely. To research data and constantly reporting, the writer had difficulties contacting parties involved. This led to miscommunication, which for instance the GASING socialization which was supposed to run hybrid and got cancelled after. Furthermore, not limited to just the writer's main task, the webinar event had also encountered miscommunication. The event's date was changed halfway throughout the preparation, and the sudden notice on late greetings from Philip Sekuritas Indonesia that impacted the whole rundown mess. The writer had also trouble communicating with the speakers throughout the entire event as the communication is limited to only reaching via email.
2. Delayed payments from fund supports. The fund was delayed until the event has finished. Furthermore, no notice was being announced at the time, which caused confusion and waiting from the related parties in terms of payments.
3. Language barrier. The event involved University of Technology Sydney, which means that the event would be executed fully using English. Fluency is one of the problems, which resulted in trouble finding a moderator and hardly reaching a mutual agreement on being a speaker.

3.2.3 Obstacles Solution

Every problem will definitely lead great solutions. During the problem facing situation, the writer has come up with several solutions to the problem mentioned, which are detailed as following:

1. Miscommunication is prone to happen, and the writer has come up ways to minimize this problem by doing follow-ups to every party

involved. For instance, the GASING socialization which got cancelled in the end, the writer had been following up to the dean in case the writer was called for presentation immediately. Not limited to just following up, the writer had been ready an hour before the socialization. As for the webinar event, the writer immediately called the team to have an internal meeting to discuss impacted changes directly and non-directly. To prevent any further miscommunication, the writer always stands by with his communication device and not limited to just using chat, but to call the related parties directly by arranging a Technical Meeting.

2. The writer had to find a solution financially regarding event funds. It is impossible if the writer asked the team to collect funds in such a short notice. The writer then contacted KSPM UMN's treasurer to cover up the funds until the writer received the fund support. Not limited to that, the writer also had asked support from the Faculty of Business UMN to cover as a second plan.
3. The writer had ensured the speaker and the moderator not to be worrying on fluency. The essential part is to be able to understand. It is impossible for the writer to find new speaker and moderator in such a short notice. Every related party also have understood the situation spoken in the technical meeting regarding English fluency.

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