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# The Influence of Digital Literacy on the Ability to Use the IPOT Application in Manado State Polytechnic Investment Gallery

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ABSTRACT

Digital literacy is the knowledge to use digital media in carrying out work using digital literacy or communication tools and using them wisely according to their use in everyday life. Research objectives: 1. find out about digital literacy, 2. find out about the ability to use the IPOT application, 3. find out how much influence there is. The type of research is quantitative. The population is 143 and the sample is 42 where accidental sampling is used. Results and discussion, 1. students are not yet fully accustomed to digital literacy as a form of communication which is very useful for ways of adopting, getting used to or being able to adapt and get used to using technology as a digital device and especially as ICT-based media or intermediaries, 2. students' skills and lack of knowledge related to digital literacy.3. There is a very strong relationship, with an influence of 71.4% on information technology and hypothesis testing states that motivation has a positive and significant influence on performance. Conclusion: 1. The ICT literacy indicator with the statement item having the ability to use the internet including the World Wide Web (www) is the lowest answer. 2. The lowest answer from the variable ability to use the IPOT application is being able to analyze stock movements through the IPOT application contained in the knowledge indicator. 3. The influence that occurs between the two variables is 71.4% where the digital literacy variable greatly influences the ability to use an IPOT, 4. Make improvements to the evaluation carried out, especially those related to the findings from the respondents' answers. Suggestions: involve students in ICT training activities, prepare digital literacy facilities that can be used at any time, provide direct guidance in carrying out transactions, available information technology can be used quickly and easily, ICT is available, ICT training for all majors

## INTRODUCTION

The information that people need is usually news about something and various aspects or areas of life. An organization really needs information as a form of report on various activities, especially those related to statistics, communication, and calculations. For this reason, the information received must be valid, because valid information can influence the analysis process of an activity being carried out, correct information can also facilitate the communication process because the message is conveyed and accounted for and information related to calculation data must be valid because if the data is in the form of numbers If the numbers are incorrectly translated, the calculations will result in an error. Information must be studied, analyzed and translated correctly because it determines the process of drawing conclusions. Drawing conclusions really determines the decision-making process. To support information that is available quickly and accurately, technology is needed as a tool.

Knowledge in using digital media when someone carries out tasks and work using digital literacy or communication tools and uses them wisely according to their use at any time can be called digital literacy. Digital literacy focuses on digital aspects, technology, information. Technology as a form of providing a means of communicating information quickly, accurately and on target really supports the changes that occur in the 4.0 era. To be able to use technology, skills in using it are prioritized. Computers as supporting systems or applications that will be the management or database, network and operational systems that will be used. The connection with computers is the internet and wifi networks.

The ability to relate to competence will provide high self-confidence. But that doesn't mean that having the ability will make you selfish. The ability to use an application is obtained by studying and practicing the application. We can gain abilities from experience dealing directly with the object. As with the use of technology, if we use it frequently, habits will occur and our ability to use the technology will become more proficient or we will learn from the experiences we have gone through and faced.

Portfolio Investment Practice supports the learning curriculum for the Business Management study program, Polimdo Business Administration Department, applying skills in honing analytical skills and decision-making abilities, the activities of which are carried out in the Investment Gallery Laboratory. The use of the IPOT application is given to 5th (fifth) semester students.

The problems that occur include 1. Lack of literacy information as an information medium, for example there is not yet adequate information media available, information media cannot be used at any time, 2. Lack of understanding in the use of literacy media in terms of accessing, analyzing and evaluating, 3. Lack of ICT training as a basic program in preparing students who have not yet found work to have skills in accordance with developments in science and technology (digital scholarship), 4. Lack of information communications technology (ICT) in use as the main communication tool, for example a lack of ability to operate a computer and use of the internet, including the world wide web (www), 5. Learning skills have not been practiced directly in cultivating critical thinking attitudes, developing creativity, being able to collaborate and communicate. The existing problems have caused technological facilities through digital literacy media which should make it easier to find information quickly and accurately for analytical activities but have not been successful, this is because of the problems that have occurred. Thus, the decision-making process in an activity has not been implemented optimally.

The aim of the research is to evaluate existing digital literacy, to determine students' abilities in using the IPOT application, to measure how big and strong the influence is, and to implement good digital literacy to improve students' abilities. The goal can be achieved if the problems above can be resolved with an appropriate application/implementation that is produced based on the problem.

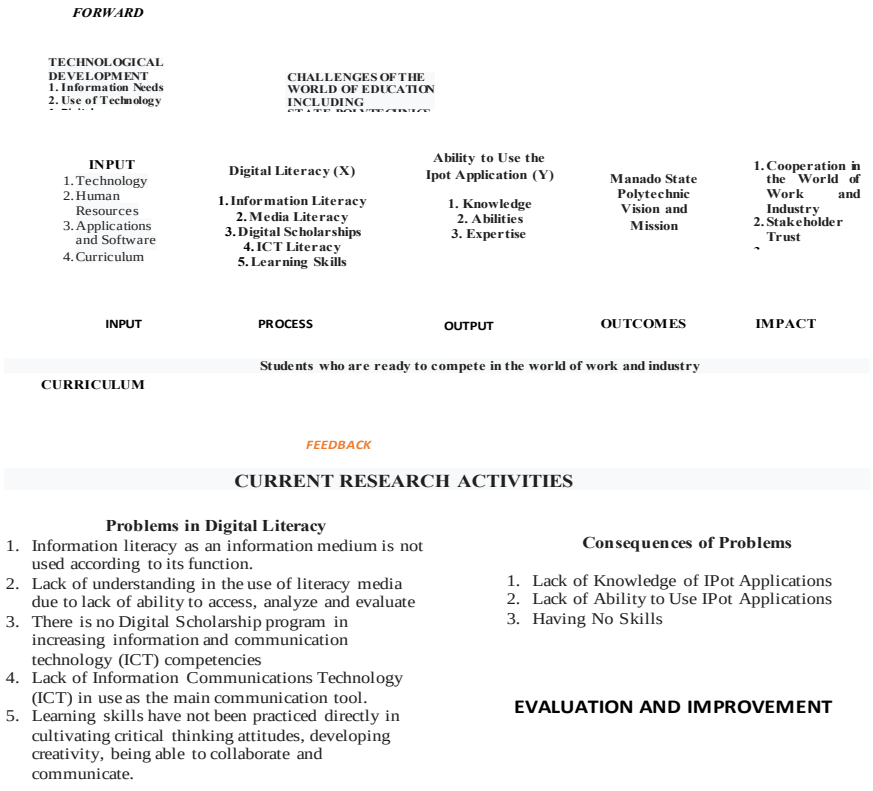
As a basis for determining the indicators chosen because of the suitability of the research, namely the digital literacy indicators from Spiers and Bartlett, 2017:

a. Information literacy, is the ability to search
b. The scope of digital scholarship as an element of active participation for those who use it
c. Learning that uses technological facilities or equipment is more effective and efficient (learning skills)
d. Mastery of digital literacy and communication based on focused data through how to adopt, adapt, use digital devices and every ICT media as a basis for services (ICT literacy)
e. Online identity management (Career and identity management)
f. Become an active participant using digital networks (Communication and collaboration)
g. Media literacy, media which consists of critical skills in reading and communicating.

Meanwhile, indicators of user capability, Robbins (2018), are:

a. Knowledge
   1) Have knowledge about websites
   2) You must use the IPOT application properly
   3) Investing in shares with the IPOT application must have extensive knowledge
b. Ability
   1) System users in the application
   2) Carry out system operations contained in the application
   3) Maximally express information needs
   4) Expressing the existing system properly
   5) Complete all tasks that should be done
   6) Align all existing work
c. Skill
   1) Responsibility for work that is expertise
   2) Ready to express every need regarding work into expertise

The framework of thought in this research is:

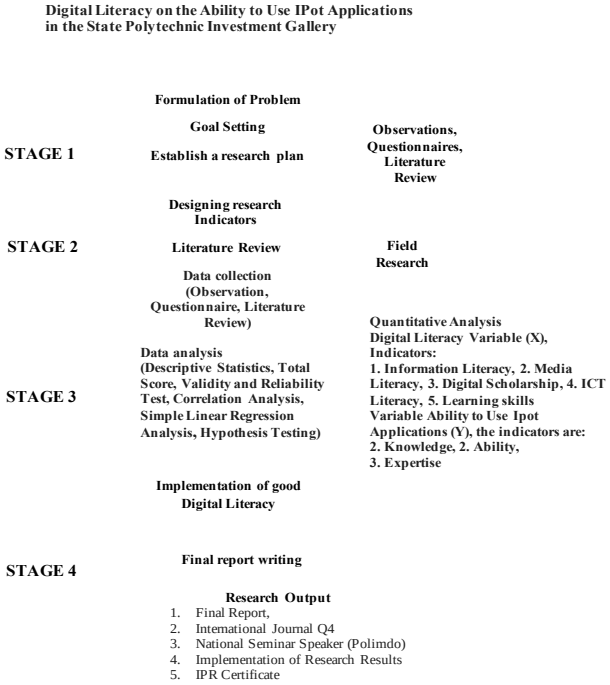



Picture 1. Framework of Thought

## METHODS

The selection of research objects was based on the problem, namely in the Investment Gallery of the Manado State Polytechnic for students who were effective at the Portfolio Investment Practice MK with a population of 143 students and with a sample of 42 students using a sampling technique citing Sugiyono's theory (2016), samples/respondents were taken at purely coincidental events. (accidental sampling), in 5th and 7th semester students. The length of the process that will be carried out is 9 months from the time it is determined upon passing the research from March to November 2024.

As a further design, the team created a questionnaire by looking for suitable theories and previous research as reference and comparison material. At the stage of dividing indicators into sub-indicators, the team observes related problems so that the division that occurs does not experience errors. This is done to obtain definite answers in answering each goal that has been set. Stages Used In Research




Picture 2. Research Stages

The stages used and implemented are:

a. Stage 1,

   As the initial stage of the research, the team will first formulate the problem formulation that will be used based on the existing problems in accordance with the observations made by the researcher. The formulation that has been determined as a question will be answered in the research objectives. For this reason, research objectives must pay attention to the formulation of the problem because it will provide answers to questions with the results found in accordance with the results of the end of the research and then determine the research plan in accordance with theories, relevant previous research that uses references that are in accordance with the latest research. So that the results of the research will still be relevant to the existing reality.

b. Stage 2,

   This is the stage in designing existing research indicators, both bound and independent indicators. This process is carried out to map

existing problems and is studied based on the relevance of theory as a foothold so that this research can prove existing problems. Next, the questionnaire that has been created will be distributed and collected again for further analysis. This activity is related to direct research in the field. This activity is based on the theory from Arikunto (2019), regarding determination as a measure of weight (Likert scale), where the weighting system is mapped on the attitudes, assumptions and impressions of respondents regarding an object as the source of the problem. This activity was carried out based on field research.

c. Stage 3,

The next stage is the activity of collecting all questionnaires that have been carried out ready for analysis, which is based on the analysis method that the researcher uses. Researchers used 8 (eight) stages of analysis methods such as descriptive statistical analysis (relating to respondents). After this analysis, it is continued with total score analysis (calculating the weighting of the questionnaire results in an effort to analyze respondents' responses to each existing statement item). The next step is validity testing, where this test is carried out to determine the validity of the data used and then carries out reliability testing, where this test will determine whether the existing data can be trusted. After this test, a correlation analysis will be carried out (Sugiono 2015), where this analysis is carried out to find out how close the relationship is. After knowing how close the relationship is, the next process is simple linear regression analysis, where this analysis is carried out to see the relationship that exists. And the final analysis in this research stage is hypothesis testing, this testing will provide evidence whether this research can be accepted scientifically or not. And the final step of this stage is to create a good implementation picture to be applied as input to department heads and the application of MBKM to the Portfolio Investment Practice MK.

d. Stage 4,

As the final stage, namely, formulating conclusions based on the final results of data processing, then making a final report which will be uploaded on the P3M website and preparing a hardcopy to be submitted to the P3M Center, and the findings are reported to the department head for evaluation and proposing the findings in the form of application. which should be done as an effort to improve students' ability to use the IPot application with literacy media as an information center. In this way, students can be more skilled in mastering digital literacy. Next, together with the team, prepare a journal that will be published in a reputable international journal (Q4), as a presenter in a national seminar that will be held by the Polimdo P3M Center, implementation based on the research results in draft form and registering the research to obtain legality (IPR).

## RESULTS AND DISCUSSION

### Research results

#### 1. Results of Descriptive Statistical Analysis

As an initial activity in the methodology that the researcher determined, data preparation was carried out to find answers from the respondents that the researcher determined, namely 42 people, where the respondents were 8th semester students and alumni. Separation of the results from the answers that have been given and then tabulation is carried out as the first step in disseminating the data that has been carried out by the researcher. After the tabulation was carried out, the researcher conducted initial descriptive statistical tests and the results were,

Tabel 1. Description of Digital Literacy Research Variables (X) and the ability to use IPot Applications (Y)

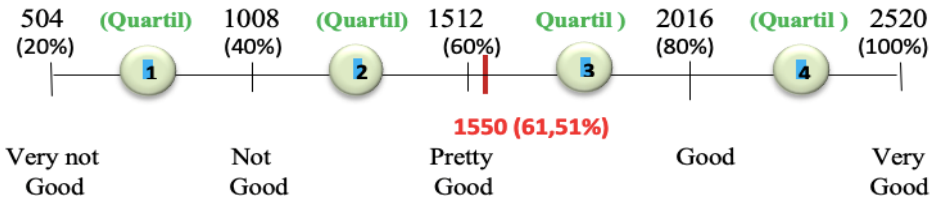
| Digital Literacy | | Usage Ability | |
|---|---|---|---|
| Mean | 36,90 | Mean | 32,71 |
| Standard Error | 1,17 | Standard Error | 0,84 |
| Median | 39 | Median | 34 |
| Mode | 42 | Mode | 35 |
| Standard Deviation | 7,61 | Standard Deviation | 5,42 |
| Sample Variance | 57,94 | Sample Variance | 29,43 |
| Kurtosis | -0,86 | Kurtosis | -1,14 |
| Skewness | -0,52 | Skewness | -0,26 |
| Range | 27 | Range | 18 |
| Minimum | 21 | Minimum | 23 |
| Maximum | 48 | Maximum | 41 |
| Sum | 1550 | Sum | 1374 |
| Count | 42 | Count | 42 |
| Largest(1) | 48 | Largest(1) | 41 |
| Smallest(1) | 21 | Smallest(1) | 23 |
| Confidence Level(95,0%) | 2,37 | Confidence Level(95,0%) | 1,69 |

Source: Results of Processed Excel Data for 2024

**Total Score Analysis Results**

**1. Total Digital Literacy Variable Score (X)**

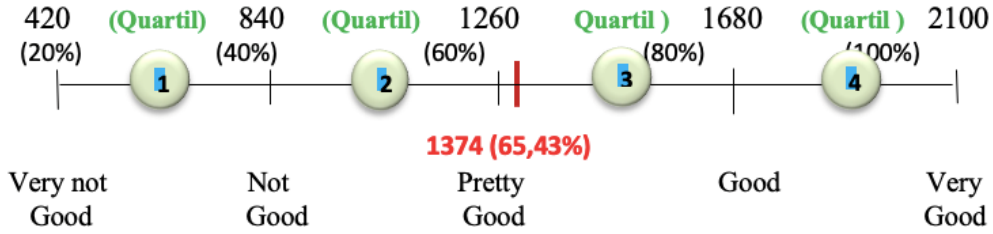
The distribution has been carried out in accordance with the total answers from digital literacy which are in the fairly good area with the total answers given by respondents being 1550 (61.51%).




Picture 3. Total Digital Literacy Variable Score (X)

**2. Total Variable Score Ability to Use Ipot Applications (Y)**

The distribution has been carried out in accordance with the total answers regarding the ability to use the IPot application which is in the fairly good area with the total answers given by respondents amounting to 1374 (65.43%)




Picture 4. Total Variable Score Ability to Use IPot Applications (Y)

**Validity Testing**

**1. Validity Test of Digital Literacy Variable (X)**

The results of the tests that have been carried out on the ten statement items and the results state that the 12 statement items are appropriate/valid/valid to proceed to the next stage because all items received answers greater than r = 0.297 in the digital literacy variable. The clarity of the results is:

Table 2. Validity Test of Digital Literacy Variable (X)

| Digital Literasi Indicator (X) | Statement Item | Statistik Produk Moment (r) | Validity | Information |
|---|---|---|---|---|
| Benefits of Technology | 1 | 0,297 | 0,787 | Valid |
| | 2 | 0,297 | 0,368 | Valid |
| Access Informatins | 3 | 0,297 | 0,791 | Valid |
| | 4 | 0,297 | 0,915 | Valid |
| | 5 | 0,297 | 0,794 | Valid |
| Digital *Scholarship* | 6 | 0,297 | 0,348 | Valid |
| | 7 | 0,297 | 0,935 | Valid |
| ICT Literacy | 8 | 0,297 | 0,909 | Valid |
| | 9 | 0,297 | 0,300 | Valid |
| *Learning Skills* | 10 | 0,297 | 0,909 | Valid |
| | 11 | 0,297 | 0,909 | Valid |
| | 12 | 0,297 | 0332 | Valid |

Source: Data Processing 2024

**2. Validity Test of Ipot Application User Capabilities (Y)**

The results of the tests that have been carried out on the ten statement items and the results state that the ten statement items are appropriate/valid/valid to proceed to the next stage because the ten items received answers greater than 0.297 in the variable ability to use the IPot application. The clarity of the results obtained is:

Table 3. Validity of the Variable Ability to Use IPot Applications (Y)

| IPot Applications Usability Indicator (Y) | Statement Item | Statistik Produk Moment (r) | Validity | Information |
|---|---|---|---|---|
| | 1 | 0,297 | 0,473 | Valid |
| Knowlegde | 2 | 0,297 | 0,536 | Valid |
| | 3 | 0,297 | 0,367 | Valid |
| | 4 | 0,297 | 0,367 | Valid |
| Ability | 5 | 0,297 | 0,694 | Valid |
| | 6 | 0,297 | 0,747 | Valid |
| | 7 | 0,297 | 0,732 | Valid |
| | 8 | 0,297 | 0,402 | Valid |
| Skill | 9 | 0,297 | 0,627 | Valid |
| | 10 | 0,297 | 0,690 | Valid |

Source: Data Processing 2024

**Reliability Testing**

**1. Digital Literacy Reliability Test (X)**

All statement items or the 10 statement items in digital literacy have obtained results which state that the 12 statements used in digital literacy can be trusted because the results of the data processing that has been carried out have obtained a Cronbach's alpha coefficient value of 0.901 which is greater than the established standard ( 0.6). The clarity of the results is:

Table 4. Digital Literacy Variable Reliability Test Result (X)

| Variable | Cronbach's Alpha | N of Items | Information |
|---|---|---|---|
| **Digital Literacy (X)** | **0,901** | **12** | **Reliabel** |

Source: Data Processing 2024

**2. Variable Reliability Test for the Ability to Use IPot Applications (Y)**

All statement items or the 10 statement items regarding the ability to use the IPod application, with 42 respondents, obtained results stating that the 10 statements used in the ability to use the IPod application can be trusted because the results of the data processing that has been carried out obtained Cronbach's alpha coefficient values. 0.840 is greater than the established standard (0.6). The clarity of the results is,

Table 5. Variable Reliability Test Result Ability to Use Ipot Applications (Y)

| Variable | Cronbach's Alpha | N of Items | Information |
|---|---|---|---|
| **User Capabilities** | **0,840** | **10** | **Reliabel** |

Source: Data Processing 2024

**Correlation Analysis Result**

The next analysis is to look at the relationship that exists between digital literacy and the ability to use IPot applications. The importance of this stage is to see how big the relationship is, by looking at the closeness of the relationship, we can take the next step and if the results of data processing show that there is no relationship then further testing will not be carried out because the determination in the next step depends on the results obtained. from correlation testing. And the results of data acquisition are.

Table 6. Model Summary Correlation

**Model Summary Correlation**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | Durbin-Watson |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change | |
| 1 | ,845[a] | ,714 | ,707 | 2,93578 | ,714 | 99,993 | 1 | 40 | ,000 | 1,954 |

a. **Predictors : (Constant), Digital Literacy**
b. **Dependent Variable : Ipot application user capabilities**

Source: Data Processing 2024

Obtaining results according to data processing to see how big the relationship is,

a. Correlation Coefficient: r = 0,845
b. Coefficient of Determination: $r^2$ = 0,714
c. Sig : P = 0,000

The meaning that can be explained by r (0.845) is that there is a very strong relationship between the digital literacy variable and the ability variable of Ipot application users. Meanwhile, the r2 value (0.714) means that there is an influence of digital literacy on IPot application users of 71.4%, then 38.6% is influenced or caused by variables outside the research carried out by the current researchers.

**Simple Regression Analysis Results**

For regression analysis, researchers used the SPSS 26 program with the following results:

Table 7. Simple Regression Analysis Results

**Result of Simple Linear Regression Analysis**

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Correlations | | | Collinea |
|---|---|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Zero-order | Partial | Part | Toleran |
| 1 | (Constant) | 10,486 | 2,269 | | 4,622 | ,000 | | | | |
| | Literasi Digital | ,602 | ,060 | ,845 | 10,000 | ,000 | ,845 | ,845 | ,845 | 1,0 |

a. **Dependent Variable : Ipot application user capabilities**

Source: Data Processing 2024

The results produced for the regression equation Y = a + bX, namely, Y = 10.486 + 0.602 The regression value coefficient for the digital literacy variable is 0.602 and is significant at $\alpha$ = 0.05 with a very small P value. So, if digital literacy can be increased by one unit, the ability to use the IPot application in the Manado State Polytechnic Investment Gallery will increase by 11,088 units. On the other hand, if digital literacy is reduced by one unit, it will reduce 9,884 student units in the Manado State Polytechnic Investment Gallery.

**Hypothesis Testing**

The t test was carried out to test the significance between the independent variable (X) and the dependent variable (Y) partially. By determining the degrees of freedom df = n – k – 1, while the confidence level is 95% (determining the value in the T table). If $t_{count} < t_{table}$ then Ha is rejected, H0 is accepted, if $t_{count} > t_{table}$ then Ho is accepted, Ha is rejected, and there is a positive and significant effect of the existing variables.

Comparison of $t_{table}$ and $t_{count}$ to determine the t test hypothesis,

H0: $\beta 1 < 0$ (Partial digital literacy does not have a positive and significant effect on increasing the ability to use IPot applications at the Manado State Polytechnic Investment Gallery)

Ha: $\beta 1 > 0$ (Digital literacy partially has a positive and significant effect on increasing the ability to use IPot applications at the Manado State Polytechnic Investment Gallery)

According to table 7 above, it can be explained that $t_{count}$ = 10,000 and $t_{table}$ = 1.684 or with a significance value of 0.000 (sig. < 0.05).

Based on the analysis above, it can be concluded that digital literacy has a positive and significant effect on the ability to use the IPod application at the Manado State Polytechnic Investment Gallery, so that the null hypothesis (Ho) is rejected and Ha is accepted, this hypothesis has been tested empirically.

Thus, the hypothesis of this research is: there is a positive and significant influence of digital literacy variables on increasing the ability to use IPod applications in the Manado State Polytechnic Investment Gallery so that this research can be accepted.

**Discussion**

**1. The Existense of Digital Literacy in the Polytechnic Investment Gallery**

The existence of digital literacy is in accordance with the answers given by respondents, and the data has been processed, so for the ICT literacy indicator with the statement item having the ability to use the internet including the World Wide Web (www) is the lowest answer with a total score of 71 with an average of 1.69. This indicates that students are not yet fully accustomed to digital literacy as a form of communication which is very useful for ways of adopting, getting used to or being able to adapt and get used to using technology as a digital device and especially as an ICT-based media or intermediary, because Knowledge in ICT is a must for students where a lot of work can be completed easily, quickly and accurately if students can master technology as digital literacy, because mastering ICT means they already have the main capital to face the current digital era.

The second lowest answer was with a total score of 87 or 2.07 with the statement item having attended ICT-related training and being on the digital scholarship indicator. This answer gives an indication that students are still lacking in participating in training on Information and Communication Technology. As an education provider, Polimdo should open up opportunities for students to be given training related to ICT because this has become a comprehensive demand in all fields of education, work and business. By providing students with ICT training and hopefully it becomes a competency of the students themselves, Polimdo students and alumni will be able to compete in the world of work and business.

The third lowest answer with a total score of 89 or 2.12 is in the Information Literacy indicator with the statement item that existing information

media can be used at any time with the information literacy indicator. This shows that the existing facilities at the Investment Gallery cannot be used at any time. The investment gallery manager should be able to provide students with access to use existing technological facilities because students really need information, especially about investment.

**2. Existence of IPot Application User Capabilities in the Manado State Polytechnic Investment Gallery.**

The lowest answer for the variable ability to use the Ipot application with a total score of 71 or 1.69 is found in the 8th statement item with questions from the statement being able to analyze stock movements through the Ipot application which is contained in the knowledge indicator. This shows that students' skills and lack of knowledge related to digital literacy

The second lowest answer with an answer score of 73 or 1.74 is in the third statement item, having knowledge about stock investment with the Ipot application, which is in the ability indicator. This shows that students do not understand shares, let alone use a digital information system. Students should be guided or carry out direct practice using available information media so that students can understand and master how to invest with sharp analytical skills so that students feel that profits can be obtained.

The third lowest answer with an answer score of 74 or 1.76 was in the 4th statement item with the statement question of having knowledge of the capital market. This answer also has a relationship with the second lowest answer. Students do not understand the capital market so their desire to make transactions is very small. Furthermore, students' ability to analyze and read stock movements is very lacking and is not yet supported by existing digital literacy as a medium for information and communication via the Ipot application.

**3. Influence of Digital Literacy (X) on The Ability of IPot Application Users (Y) in the Manado State Polytechnic Investment Gallery**

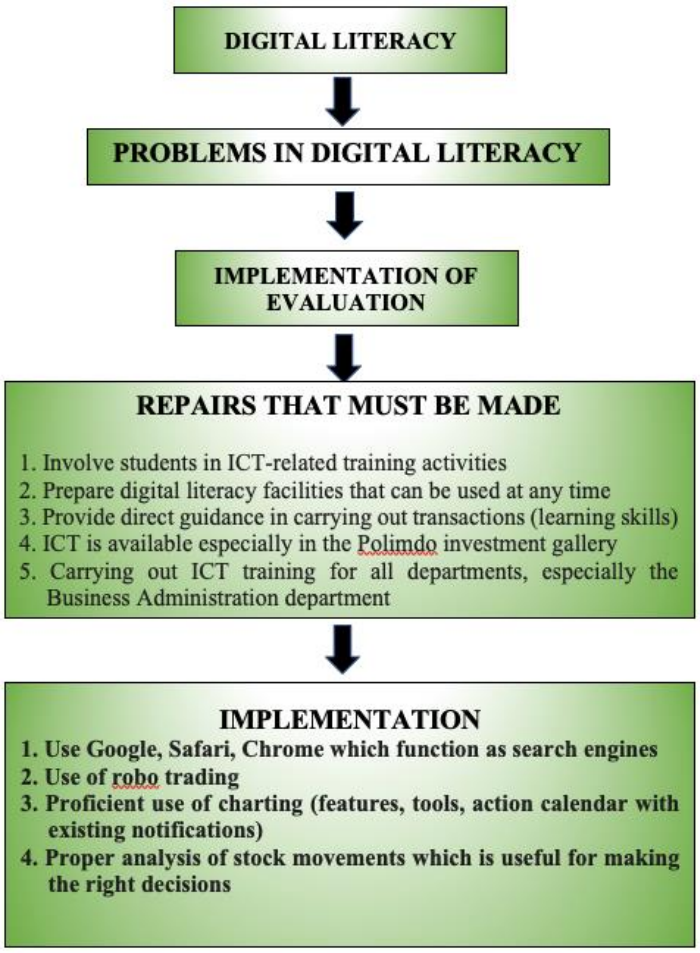
The first statement to answer the objectives that will be discussed is according to the findings, namely, there is a very strong relationship between digital literacy variables and the ability to use the Ipod application. Furthermore, in measuring the influence that occurs between the two variables, the answer obtained is 71.4% of the influence of the digital literacy variable. This huge influence occurred in accordance with the answers given by students as respondents.

The results of the findings in measuring this influence have also been proven through hypothesis testing because the hypothesis will answer the temporary assumptions made by the researcher and the results of this proof state that there is a positive and significant influence from the digital literacy variable and the ability to use the Ipod application. Or statistically the result of the t count of 10,000 is greater than the t table of 1,688.

**4. Implementation of Digital Literacy Should Be Done to Improve the Capabilities of Ipot Application Users**

A very large influence occurs from these two variables, therefore evaluation actions must be carried out, especially those that are directly related to digital literacy because from this evaluation improvements can be made. The leadership's decision determines the student's future. Students and alumni from the Manado State Polytechnic will be ready to be more confident if they are equipped with skills that are directly related to ICT. Because the demands of the current era require all human resources to master technology and its existing features.

Institutions as providers of vocational education must be responsible for equipping students by facilitating everything related to technology and must have the courage to spend funds to prepare students to be able to compete in the world of work. The implementation features that researchers can provide to institutions as input in solving problems related to the research that researchers carry out have been described in the form of an implementation chart which can be seen in the following picture:




Picture 5. Implementation of Digital Literacy That Should Be Carried Out to Increase Student Interest in Investing in Stocks

1. The ICT literacy indicator with the statement item having the ability to use the internet including the World Wide Web (www) is the lowest answer. This indicates that students are not yet fully accustomed to digital literacy as a form of communication that is very useful in ways of adopting, getting used to or being able to adapt and get used to using technology as a digital device and especially as an ICT-based media or intermediary.
2. As the lowest answer to the variable ability to use the Ipod application, namely being able to analyze stock movements through the Ipod application contained in the knowledge indicator. This shows that students' skills and lack of knowledge related to digital literacy.
3. The influence that occurs between the two variables is 71.4%, where the digital literacy variable greatly influences the ability to use an Ipod. The findings have been proven through hypothesis testing and state that there is a positive and significant influence of the digital literacy variable on the ability to use the Ipod application.
4. Make improvements to the evaluation carried out, especially those related to the findings from respondents' answers.

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