

Extrovert and Introvert Perspectives On Stock Investment (Study of Micro Small to Medium Enterprises in Sihare'o Village, West Gunungsitoli District)

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Abstract: The main purpose of this research is to find out the perspectives of each Micro, Small and Medium Enterprises entrepreneur who opened a business in Sihare'o Village by grouping them into two personality types according to Carl Jung, namely extroverted personality type and introverted personality type. This research is a qualitative study where the results of research based on interviews and observations will be reduced through data reduction and analyzed and described through grouping the statements of informants in this case the actors of Micro, Small and Medium Enterprises in Sihare'o Village, as well as observed during interviews, in the form of reactions and attitudes of informants in the field. The results showed that Micro Small Medium Enterprises actors who have extroverted personality types and extroverted personality types provide a negative perspective on stock investment, but there are differences in responding to phenomena that occur and there are differences in the speed of decisions taken which can be seen from the way they respond or respond to the phenomenon discussed.

Keywords: extroverted, introverted, stock investment

1. Introduction

Background

Competitive competition in the current era of globalization offers opportunities and even tends to force people to enter into many choices of business activities. Apart from that, tight competition in getting difficult jobs but continuing to be faced with a consumerist situation means that people currently prefer to earn income from various businesses rather than continuing their education to a higher level. They are faced with the choice of continuing to earn more money from every business activity they are involved in.

The community In Sihare'o village, there is a community that still upholds the value of a prosperous life. They even always do whatever it takes to survive increasingly difficult economic conditions in order to support themselves and their family members. Therefore, in Sihareo village there are several Micro, Small and Medium Enterprises engaged in culinary, shop or retail businesses, and other businesses that are always needed by the people of Sihareo Village.

From various Micro, Small and Medium Business activities that they have carried out to date, we consider testing their knowledge of investment. It is clear that carrying out Micro, Small and Medium Enterprise activities also includes investment from several points of view, but the investment we mean here is investment with high risk, namely stock investment.

As mentioned by Simeon Spiteri in his book entitled. *Financial Accounting, From Its Basics to Financial Analysis, 2020* It is said that an investor should consider investing in shares, because of the risk of company bankruptcy that may occur in the future (Rehman et al., 2024). From this we consider that stock investment activities are business activities that can be carried out by anyone and anywhere, including Micro, Small and Medium Enterprises in general. Therefore, we tested insight into stock investment and its mechanisms on Micro, Small and Medium

Business actors who should already understand how business runs properly, whether Micro, Small and Medium Business actors will apply the principle of caution or not, without the slightest suspicion and worry. in discussing stock investment because perhaps it has already been done or perhaps Micro, Small and Medium Business actors are not interested in matters related to stock investment. This action is our assessment measure in classifying Micro, Small and Medium Enterprises in Sihareo Village, how they gain perspective on stock investments or investments that have high risks.

Werealize that one of the inherent factors that causes each individual to be quick or slow in making decisions is the personality factor (personality traits) which is classified into 2 types of personality types including extrovert personality and introvert personality as entrepreneurs in Micro, Small and Medium Enterprises based on previous research conducted by Luiping Wang, 2023 which researches the role of estroverts and introverts in a consensus. However, this research only focuses on the perspectives of extrovert and introvert individuals regarding stock investment and investment decision making.

In research (Wang et al., 2023), the personality types that will be tested are based on the personality types discovered by Carl Jung, namely two personality types, including the introvert personality type and the extrovert personality type. According to Carl Jung, extroverts are defined as individuals who seek energy through socialization with the outside world. Meanwhile, introverts are defined as individuals who prefer to be alone to restore energy(Petric, 2019). The author assumes that an individual with an extroverted personality will obtain more information from the outside world, be open-minded and aware of needs and changes in every aspect of life, making him someone who dares to take risks than someone with an introverted personality.¹

Lots of research among others (Mayfield et al., 2008),(Gunawardena, 2022) (Tovmasyan, 2022),(Wang et al., 2023)who has conducted research related to investment decisions based on accounting behavior and financial behavior which explains that someone is brave and quick in making investment decisions usually based on the level of risk they face. In fact, the results of their research also state that individuals with an extroverted personality type are bolder when it comes to making investment decisions. Thus, personality type is a factor that influences investment decisions.

In the table below, we explain the differences between two personality types based on Carl Jung's personality types, namely extrovert and introvert.

Table 1. Differences between Extrovert and Introvert Personality Types

NO.	EXTROVERT PERSONALITY TYPE	INTROVERTED PERSONALITY TYPE
1	Cheerful and enthusiastic	Quiet type
2	Open minded	Think deeply
3	Happy with the new atmosphere	Consider whether new things are acceptable or not
4	Energy is filled through external stimulation	Replenish energy in your own condition
5	Likes crowds	Doesn't like crowds because it makes him tired
6	Work in a team	Independent
7	Enjoy being the center of attention	Refuse to be the center of attention
8	Receive extensive experience	Receive meaningful experiences
9	Have lots of friends	One or two friends are enough
10	Oriented to satisfactory results	Planning oriented
11	Sociable and easy to get along with	Not easy to get along with
12	Expressive	Rigid

¹<https://www.logosconsulting.co.id/media/ekstrovert-vs-introvert-cepat-kepersonalan-dari-jung/>

13	Enjoys being around other people	Prefer to stay alone
14	Tends to seek social interaction	Seek to keep yourself busy and avoid social interaction

From table 1 above, it can be seen that extrovert and introvert personalities are very opposite considering that this type is very dominant among society today. Arnett & Balle-Jensen (in the American Psychological Association, 2002) say that risk taking emphasizes excitement, pleasure and intense new sensations as well as ignoring potential dangers in certain activities. (Wang et al., 2023) also claim that extrovert personality types are more facilitated in decision making, we argue that extrovert personality types receive more information so that the relevance of information related to investment will result in extroverts being quicker and braver in making investment decisions compared to introverts who tend to be closed and limited. information from the public.

We argue that every perpetrator Micro, Small and Medium Enterprises in Sihare'o Village also have extrovert and introvert personality types. Through the introvert and extrovert personality test which was initiated by the inventor, Carl Jung, we will group Micro, Small and Medium Enterprises in Sihare'o Village into two personality types and then conduct a survey by conducting interviews with them. However, research like this has never been implemented and researched in this relatively small village. We are confident that Micro, Small and Medium Enterprises are also worthy of being research objects, because they are Micro, Small and Medium Enterprises who set up businesses of course with risks and benefits that have been carefully thought out and have been absorbed.

Based on our observations, the perpetrator Micro, Small and Medium Enterprises in Sihare'o Village consist of 6 Micro, Small and Medium Enterprises who have their own Micro, Small and Medium Enterprise businesses including a culinary business consisting of 2 people, a trading or retail business consisting of 2 people, a barbershop business consisting of 1 person and a beauty business or a salon consisting of 1 person. We believe that they are representative of the entire research, in understanding their perceptions about stock investment and understanding their responses regarding decision making about stock investment.

Behavioral accounting research, especially in investment decision making and risk taking, is an interesting thing to study among the current millennial generation. Therefore, the information needed will be very useful, especially among Micro, Small and Medium Enterprises who are business people.

2. Literature Review

Investment activities are one of the activities to obtain profits, but of course this activity will always be faced with uncertainty/risk based on a certain level of risk in the hope of obtaining greater returns on investment (profits).

Investment is the activity of placing capital in the form of money or other valuable assets into an object, institution, or party with the hope that the investor or investor will make a profit after a certain period of time. Because of the hope of getting profits in the future, investment is also called capital investment.²

In research (Permadi et al., 2019), states that investment activities are a process of risk taking on something that does not yet provide definite results regarding returns from investment (capital investment). This means that risk taking in investment activities is influenced by a person's personality in deciding whether to invest or not invest.

Every investment basically starts from a person's confidence in taking risks, regardless of the knowledge he or she has. Confidence in taking risks is believed to arise from a person's personality possessed by potential investors when carrying out investment activities.

Comprehensive Rational Theory

Every potential investor must be very knowledgeable and understanding about the investments that will be faced in the future, regarding the risks and profits obtained, therefore, prospective investors should carry out the

²<https://kamus.tokopedia.com/i/investasi/>

process of gathering information and increasing their insight if they really want to become investors. (Radianto et al., 2021).

The same thing also applies to the perpetrators Micro, Small and Medium Enterprises in Sihare'o Village who have decided to open a business with risks. As a result, so far, they have been able to survive and continue to be Micro, Small and Medium Business actors. Regardless of each personality type that exists, comprehensive rational theory states that there are irrational things that every prospective investor has in every decision they make. If a potential investor has sufficient information about various alternatives, then he will be able to predict correctly the consequences or consequences of the existing alternative choices.³. This has happened in the way they decide to open a business, persist in becoming Micro, Small and Medium Enterprises or stop being Micro, Small and Medium Enterprises.

In research (Ricciardi, 2004) states that even in terms of financial behavior, every decision is based on limited rational ideas, where a person uses a modified version of a highly rational choice that takes into account limited knowledge, cognitive problems and emotional factors. The statement supports the previous idea. This means that every individual or potential investor, in this case the Micro, Small and Medium Enterprises, only stands on the idea of their limited rationality without knowledge about stock investment, therefore they need something to look for other information by interacting with other people so that the information is they find it becomes a reason for them in deciding or not deciding to invest. The reasons that make it easy or difficult for them to interact socially refer to each personality type.

Personality types are born and play a role in each actor Micro, Small and Medium Enterprises to always bridge a goal. By having a personality type, we understand that one of the factors that is not left behind in understanding whether information is rational or not is also based on the personality of each Micro, Small and Medium Business actor himself. how do they understand and interpret something they have never touched? It is the forerunner of investment decision making.

Risk Perspective: How the Personality Type Perspective Works

Every investment activity carried out certainly has a different level of risk. If we talk about stock investment, then we are talking about investments that have high risk. Risk is an uncertain situation in the future that results in a situation that is very different from what is expected to occur. It can be said that every individual who wants to invest in shares must understand about stock investments beforehand so as not to experience large losses in the process.

The way each individual views risk can be based on their personality type. Assessing a problem and turning it into a challenge is usually the thinking of extroverts. As stated by Luton (2011), an extrovert is a friendly, honest and accommodating individual who easily adapts to certain situations, quickly forms attachments and dares to move forward with confidence, while according to him an introvert is someone who is hesitant, withdrawn, reflective and have deep thoughts on a problem.

We assume that an extrovert's open mind to new experiences makes him a person who is full of confidence and courage when it comes to investment decisions. It is proven from the results of previous research that extroverted thinking is more visionary when it comes to uncertainty or the future which makes them view risk as a challenge and new experience and not as an obstacle "everything must be overcome", compared to more realistic introverts who assess everything with advantages and disadvantages which will slow down decision making. In this case, Micro, Small and Medium Enterprises in Sihare'o Village are extroverts and introverts who have a perspective on stock investment.

3. Research Methodology

This research is qualitative research because the results presented are in the form of an elaboration of description. The data source for this research consists of Micro, Small and Medium Business actors in Sihare'o Village with the

³<http://bnp.jambiprov.go.id>

condition that each Micro, Small and Medium Business actor has never invested in shares or invested in shares. This is useful for assessing their situation in normal conditions so that the data obtained will be analyzed more accurately. Research data is in the form of descriptions and data reduction from the results of interviews and observations of the author.

Research instruments in research consists of a dependent variable which is the perspective of Micro, Small and Medium Business actors in stock investment decisions or the perspective of Micro, Small and Medium Enterprises in stock investment, with the independent variable consisting of two personality types according to Carl Jung, namely the extrovert personality type and the introvert personality type.

The data collection technique used was through interviews and author observation. Interviews are used as a source of data to be analyzed and observations are made by looking at every movement or action carried out by the perpetrator Micro, Small and Medium Enterprises are tailored to the characteristics of each personality type. The initial process begins by classifying every Micro, Small and Medium Business actor in Sihare'o Village into two groups of personality types through extrovert and introvert personality tests on the internet based on personality types according to Carl Jung, then the author will make observations by looking at and supervising each actor Micro, Small and Medium Enterprises in their activities and routines, this allows the author to obtain data on the suitability of the characters of Micro, Small and Medium Enterprises based on the characteristics of each personality type. After that, the author will conduct interviews regarding stock investment and their responses and thoughts regarding the decision to invest in shares and invest in shares are the data that will be analyzed.

4. Research Results And Discussion

Carl Jung in his findings, namely concluding two types of human personality that are very opposite to each other, namely the extrovert personality type and the introvert personality type, is a discovery that resulted in behavioral accounting research works (*accounting behavior*) and financial behavior. Having characteristics of a personality type in decision making is very meaningful because the final result of every decision taken by each individual is the result of information, which is converted into perspective and consideration and then executed through one decision.

However, decisions are taken based on the results of each individual's perspective in assessing risks and opportunities in stock investment, so the results of this research focus on each perspective of the actors. Micro, Small and Medium Enterprises have previously been classified into two personality groups. Through interviews and observations, we claim that this research is interesting to discuss and discuss.

Research data

This research was carried out by conducting interviews and observations of Micro, Small and Medium Enterprises in Sihare'o Village, the population in this research is a research sample, meaning that all Micro, Small and Medium Enterprises in Sihare'o Village are the objects of our research. . The data for Micro, Small and Medium Enterprises consists of 6 Micro, Small and Medium Enterprises, the details can be seen in table 2 below.

Table 2 Classification of Micro, Small and Medium Enterprises in Sihare'o Village Based on Personality Type and Type of Micro, Small and Medium Enterprises

NO.	INITIALS OF THE PERPETRATOR'S NAME MICRO, SMALL AND MEDIUM ENTERPRISES IN SIHARE'O VILLAGE	GENDER	'EXTROVERT' OR 'INTROVERT' PERSONALITY TYPE	TYPE MICRO, SMALL AND MEDIUM ENTERPRISES
1	YD	Female	Introvert	Salon Business
2	IL	Female	Introvert	Restaurant

3	ELZ	Male	Extrovert	Hairdressing Business
4	MY	Female	Extrovert	Grocery/Retail Trading Business
5	SR	Male	Introvert	Grocery/Retail Trading Business
6	E.R	Female	Extrovert	Restaurant

From table 2 above, it can be seen that the data above shows that there are 6 Micro, Small and Medium Enterprise entrepreneurs in Sihare'o Village with their respective personality types classified into extrovert personality types and introvert personality types. We classified them into two personality types by completing a test called the personality grouping test based on the Myers-Briggs Type Indicator (MBTI) which is still attracting the attention of student groups these days. The Myers-Briggs Type Indicator or often known as the MBTI Test is a psychological test designed to measure a person's purely psychological basic preferences in seeing the world and making decisions.⁴

In fact, the MBTI test produces 16 types of human personality which are a combination of 4 basic dimensions, namely; a). Dimensions of attention concentration consisting of Introvert (I) vs Extrovert (E), b). The dimension of understanding external information consisting of Sensing (S) vs Intuition (N), c). The dimensions of drawing conclusions and decisions consist of Thinking (T) vs Feeling (F), and d). Lifestyle dimensions consisting of Judging (K) vs Perceiving (P).

This research only focuses on the dimension of attention concentration which consists of introverts and extroverts, which refers to Luiping Wang's research, 2023 and refers to Carl Gustav Jung's discovery which only produced two personality types. We claim that the division of personality types into 16 personality types is a continuous elaboration of the findings by Carl Jung. Therefore, we refer to the main concepts in the problem of personality types.

Research result

In this research, we conducted interviews with 6 perpetrators Micro, Small and Medium Enterprises in Sihare'o Village previously classified personality types through tests and we also made observations by paying attention to the movements of Micro, Small and Medium Enterprises actors and the ways they responded to problems or phenomena that occurred.

Results of interviews with the perpetrators Micro, Small and Medium Enterprises are then reduced, data reduction through interviews is carried out in order to produce conclusions about a phenomenon that occurs, and the results of the research we have carried out will be presented in the following tables.

Table 3 Description of interviews with micro, small and medium enterprises with the initials "ER"

INTERVIEW RESULT	
P:	Hello sis, Ya'ahowu
ER:	Ya'ahowu bro, why? Anything I can help?
P:	Look, sis, I have this assignment to ask about stock investment, can I ask you about stock investment?
ER:	Oh, yes, by the way, what was that?
P:	stock investment bro...
ER:	Ah, stock investment. I don't know what it means but I'll try to answer as far as I know
P:	Ah, ok sis, so you're new to the term investment?
ER:	I think I've heard about investment, investment that likes to trick people, right?

⁴https://id.m.wikipedia.org/wiki/Myers-Briggs_Type_Indicator

P:	ah.. No sis, that's not what I mean, there are many types of investment. There are also scams, but this is an investment that is not a scam
ER:	Ah, is there really someone who invests in fraud?
P:	Yes, bro, that's because we don't understand, what are the risks and rates of return and the procedures?
ER:	aha,
P:	So sis, I want to ask this
ER:	OK, ask
P:	hmm, stock investment is putting or investing a certain amount of money to invest in a company by buying shares in that company, right?
ER:	aha, then?
P:	then, from the stock investment that we invest, from there we will get a return based on the proportion of shares that we have purchased
ER:	Wasn't our money taken away?
P:	No, bro, but it can disappear in an instant if the company loses or goes bankrupt
ER:	Ah, it's better not to invest then.
P:	I don't want to invest
ER:	No, I'm afraid I'll run out of money and my money will be taken away. It's better to just open a business, you can see the process
P:	Ah, even though the profit level is high?
ER:	yeah, I don't want to...
P:	Ah, okay sis... then I'm grateful sis for answering my question
ER:	Ha? Just that?
P:	Yes sis, I've got the results
ER:	aha, okay then
P:	OK sis, I'll excuse myself and I'm sorry for taking up your time
ER:	ah, never mind,
P:	thank you, sis
ER:	you're welcome

The table above shows that P (Researcher) asked several questions with Micro, Small and Medium Enterprises with the initials "ER" who obtained the results of the extrovert personality type test. First the researcher opened a conversation with ER and after that touched on the main problem, namely stock investment. In the dialogue above, it is clear that for ER, stock investment is not an interesting thing to do. Apart from the high risk, ER is more conservative in maintaining life through normal businesses with small profits but at least not going bankrupt. What's more interesting is that ER considers stock investment to be an investment that we often say lately is a fraudulent investment or an investment that is detrimental to society. We claim that ER does not fully understand stock investment, and is still a layman in the world of investment.

Another thing we discovered was that ER's extroverted personality was visible when he was *fast response* meaning that the statement is true. This indicates that his extroverted personality makes him someone who is confident and quick to judge everything based on his own point of view. This personality is in line with the theory of the extrovert personality type who is cheerful, energetic and expressive (see table 1)

Table 4 Description of interviews with micro, small and medium enterprises with the initials "MY"

INTERVIEW RESULT	
P:	Hello sis
MY:	Hello, what do you want to buy?
P:	Ah, just this one, sis. How much is this?
MY:	just two thousand,
P:	Aha, give me five, sis
MY:	Good
P:	Hey sis, do you often hear the term investment?
MY:	oh, I know. Investment is what gives you money, right?
P:	More precisely, sis, we put in a certain amount of money and we will get feedback if the company makes a profit, and we also don't get anything if it loses.
MY:	Ah yes, that's what I meant earlier, why indeed?
P:	No, Sis, I want to ask, if you were given the opportunity to invest in shares, would you like it?
MY:	Well, it depends on the level of profit, if it's big I want it, but if it's not big, let alone losses, I don't want to
P:	Aha, but for investment, we can't predict whether we will make a profit or a loss in the future, if we invest in shares it is usually a big risk, but if we make a profit it will definitely be big.
MY:	Aha, but usually it's people who have a lot of money who can do that
P:	Well, if you have a lot of money, for example, do you want to invest in shares?
MY:	Ah, I thought about it, there are a lot of things that are handled in the family, the children are about to go to school, not to mention taking care of this and that.
P:	Um, are you afraid even though you have been convinced by an expert to invest?
MY:	Um, of course it won't be decided right away, but for now I have to focus on my family and children first
P:	Ah, yes, that's what's important, sis
MY:	Yes, rather than investing
P:	Yes bro
MY:	especially if you lose, oh, don't let that happen, God forbid. In the past there was a friend of my husband who invested while working on the other side but in fact lost money and went bankrupt
P:	then sis?
MY:	Yes, but sometimes there are people who are getting richer too, but you have to be smart
P:	yes sis, what about bro?
MY:	ah, don't mind, am I stupid like this when I play stocks?
P:	Well, who knows, you might be lucky
MY:	Ah no, bro, that's all my brother's business is, I'm already grateful, I don't want just because of that, I'll fall into poverty, I don't want to try
P:	Oh, that's it, sis... OK then... oh, how much did I spend earlier, sis?
MY:	the total is ten thousand, sir,
P:	OK sis, here it is sis, thanks
MY:	OK bro, you're welcome

From table 4 above, it can be seen that the Micro, Small and Medium Business actor with the initials MY, who

previously obtained extrovert personality type results through a test, has an expressive spirit in explaining the conditions he is currently living in. For MY, everything must be considered, although in the initial conversation when we saw, MY had a slightly open mind towards stock investment, although in the end he chose to be conservative in responding to this because according to MY, he still had responsibilities that he had to responsibility

In terms of response, we consider that MY is an extrovert who still has an open mind about stock investment, although in the end he realized that You need a lot of capital to be able to invest in shares and it is better to budget or plan this capital for your children's school needs. Not to mention the information she received from her husband's friends made her a more careful person.

This logical reason illustrates that the extrovert personality type is also very sensitive to the information and circumstances he is experiencing. Information that circumstances force MY to choose more urgent things than important things shows that there is relevant information and logical reasoning for MY. External information resulting from social interactions can influence an extrovert in making decisions, because this information is a lot and can be selected through an extrovert's consideration.

Table 5 Description of Perpetrator Interviews Micro, Small and Medium Enterprises with Initials "ELZ"

INTERVIEW RESULT	
P:	hello bro
ELZ:	Hey, hello bro.. How are you?
P:	I'm fine bro, what are you doing bro?
ELZ:	Yes, as usual, cleaning the pruning equipment... Do you want to prune? Doesn't that hair still look a bit off?
P:	haha, no bro, I'm not here to interrupt, I'm just asking a few things bro, related to assignments on campus
ELZ:	ah, what is that? Campus assignments, I'm afraid I don't know haha
P:	haha no bro
ELZ:	aha okay what is that?
P:	do you know about investment?
ELZ:	investment? Isn't that what often appears in the news today? Invest to make a profit. I don't know how that works
P:	Ah, I don't think it's that complicated, bro, we just need knowledge about it and it's our decision that determines it
ELZ:	Yes, I know that, but most of what I've heard is that investing ends up driving people into poverty.
P:	Ah, apparently that's what you heard, but according to your own opinion, do you want to invest?
ELZ:	Ah, no sir, I don't want to invest in anything, I don't want to try it, I'm afraid I'll be bad...
P:	There are many types of investment, bro, some have low, medium and high risk
ELZ:	Ah, even though the risk is low, let alone high, I won't invest, I'm grateful for the life I'm living now and thank God that so far I've still earned money for my family's needs.
P:	oh I see, bro
ELZ:	Yes bro, besides, I don't want to try things with uncertain results, compared to when I will lose, I can't be selfish in this case, and you also understand that.
P:	Yes bro, I understand, okay then, I don't think I can continue with the follow-up question hehe
ELZ:	uh, why? Is there anything else?
P:	If your answer was that you wanted to invest, of course I had a follow-up question, well you've already concluded it

ELZ:	oh yeah? Ouch, what's wrong with that? That's your college assignment, right?
P:	It's okay, bro, the important thing is that I have to get your perspective about stock investment first
ELZ:	aha, okay then
P:	okay bro, I want to say goodbye, thanks bro
ELZ:	OK, you're welcome

A unique case occurred when we conducted an interview with another Micro, Small and Medium Business actor with the initials "ELZ" who is someone who has an extrovert personality. In table 5 above, it can be seen that ELZ, who is an extrovert, claims that the information he receives from outside influences the decisions he takes.

In the interview, we saw a clear rejection from ELZ regarding stock investment decisions, besides that for him stock investment is still a "taboo" thing to understand. The news on TV cause she is quick to make decisions, and it is not wrong that most extroverts are quick to make decisions based on the information they have absorbed, regardless of whether they reject or accept the decision, in essence they are quick in making decisions.

The speed of extroverts in making decisions stems from their self-confidence and the paradigms and principles they hold which they believe are correct, causing them to tend to be stubborn and know everything that other people don't know. ER, MY, and ELZ who are extrovert individuals in their perspective towards stock investment still provide negative response to stock investment, even though for rational reasons, we observed that extroverts are people who tend to be dominant and have not been able to accept change due to a lack of knowledge about it and no time to learn new things because they are Micro, Small and Medium Enterprises and not a student.

Table 6 Description of interviews with micro, small and medium enterprises with the initials "SR"

INTERVIEW RESULT	
P:	Hello bro, are you busy?
SR:	oh, hello bro, no bro, it's normal, what's going on?
P:	Hey, buy one of these, pack another one for those at home...
SR:	okay bro, that's all?
P:	Wait, oh, do you know the term investment, bro?
SR:	Oh, I learned about investing when I was in college, bro, why indeed bro?
P:	never mind, just ask... Oh, did you know that there are different types of investments and the level of risk also varies depending on the type of investment we take?
SR:	I know, bro, but I've forgotten the types of investments
P:	Ah, let me remind you again, there are investments with low risk such as mutual funds, moderate risk such as property and high risk such as shares, do you remember yet?
SR:	oh yes yes, remember bro,
P:	Well, you've certainly learned it, haven't you? I guess that's where if you were offered to invest in shares, would you like it or not?
SR:	what do you mean by high risk?
P:	Yes
SR:	No bro, the risk is clearly high
P:	Um, it's not like that straight away, it requires analysis, it requires knowledge
SR:	Yes, bro, but there used to be a name called Binomo, that's the news that led to prison, right?
P:	Yes, that's different, this is stock investment
SR:	Yes, but because investment is no longer a good name in society, it's better not to do it yet
P:	What do you mean, there's no need?

SR:	There's no need to invest in shares first, bro, after all, we're not rich enough to be considered investors in a company
P:	aha, like that, yeah
SR:	Yes bro, besides, if I want to invest, I have to have capital first, and it's not enough to stop there, I have to really understand how to play, have to update economic news, have to understand graphs and other things related to that, I don't have time. Bro, this is just a waste of time serving buyers
P:	Ah hehe, that's how it is, but if you had the opportunity to do all that, would you want to invest in shares?
SR:	Ehm... If I'm really ready, I'll come along, because no matter how much I lose, I still have enough capital to support my family.
P:	ah, so that's how it is huh
SR:	Yes Bang
P:	But do you think investing in shares is good?
SR:	Um, it depends, bro, if you ask me, it's not appropriate for our situation here, there needs to be intensive guidance regarding that, and frequent consultations with fellow investors.
P:	So?
SR:	OK, so for now I don't want it, even though it's good, maybe it's only for upper class people
P:	Ah, I see
SR:	Yes bro, there are more important things to do anyway, right?
P:	Yes, that's okay then, thanks for the info
SR:	okay bro
P:	Oh yes, how much is the whole deck?
SR:	the total is twelve thousand, bro
P:	OK bro, here it is, thanks
SR:	OK bro, here's the change

In table 6 above, shows a description of our interview with someone who got the results of the introvert personality type through a test with the initials "SR". These Micro, Small and Medium Enterprises in grocery and retail gave slightly different responses from previous interviews. SR said that stock investment is not all bad, but it requires a lot of knowledge and capital to be able to participate.

In this interview, SR provided good analysis and good understanding regarding investment. It's not enough just to have large capital, but you also have to update economic news and so on. From this, we state that SR, who is an introvert, has deep thoughts about a phenomenon that occurs (See table 1). He is able to explain every risk he will accept when he makes a wrong decision. It is clear that introverts are indeed deep thinkers on a problem, they are gifted with the talent of being able to consider everything carefully and then decide to reject or accept.

Table 7 Description of interviews with micro, small and medium enterprises with the initials "IL"

INTERVIEW RESULT	
P:	ya'ahowu sis
IL:	ya'ahowu bro, why bro?
P:	No, bro, I want to buy one pack of vegetables for ten thousand, bro, but give me two places, bro
IL:	OK
P:	Oh sis, do you know the term stock investment?

IL:	what is a deck?
P:	That's it, sis, we put a certain amount of money in a company to invest, so if the company we invest money in makes a big profit, we will definitely get a share, but if not, we will also suffer a loss.
IL:	Ah, that's the rich thing about bank deposits, right?
P:	um, it's not like that, bro, ehmm... how do you explain it?
IL:	Brother, you don't know what it means to invest in shares, did you say there are risks? What do you mean our money was stolen? Taken away?
P:	eh, no, sis, but it's more like our money is managed first by the company, so if the results from the company are good, we get the results according to the amount of our money in that company.
IL:	ohoo, so what?
P:	yeah, keep going.. Ehm.. Yes sis, what do you mean do you know?
IL:	not yet, bro, I don't know, I just finished school, I didn't finish high school, I only finished junior high school, so I still don't understand what you just said.
P:	it's called stock investment, sis
IL:	yes, that stock investment
P:	ahaa, okay then, ah... Have the vegetables been wrapped, bro?
IL:	that's it, here,
P:	OK sis, here's the money, sis, thanks sis
IL:	OK, you're welcome

One of the Micro, Small and Medium Enterprises we interviewed with the initials "IL" who is an introvert did not provide significant results from our questions. In table 7 above, it can be seen that the conversations and interviews were very short because the Micro, Small and Medium Enterprises with the initials IL are people who tend to be closed and not enthusiastic in responding.

We believe that one of the characteristics of the introverted personality type is being introverted and less expressive, and it is true that they become very introverted when faced with things they have never known. Stock investment in the interview with IL was something he knew nothing about. According to IL, stock investment is the same as a bank deposit with interest, and when we tried to explain the meaning of investment, the Micro, Small and Medium Enterprises did not understand what we meant.

Even so, it is not wrong when he shows the characteristics of an introvert, and in fact almost all the people in Sihare'o Village still think that investment is a taboo term, because they do not understand it and there are no facilities to get there. We think that IL is not very interested in stock investment because he doesn't understand about it.

Table 8 Description of interviews with micro, small and medium enterprises with initials "YD"

INTERVIEW RESULT	
P:	Ya'ahowu sis
YD:	Ya'ahowu bro, why bro?
P:	Look, sis, I have a campus assignment and want to interview you for a moment if you allow me
YD:	huh? This isn't a tough interview, right?
P:	haha no, bro, this is just about your response to my question
YD:	aha, what is that?
P:	Look, bro, I want to ask first, have you ever heard of the term stock investment?
YD:	Stock investment?

P:	Yes sis, that's right
YD:	Investing in shares is like depositing into a bank, right?
P:	um, similar, but that's not the point
YD:	ah, think of it like that, but it seems like we're talking about money and profits, right?
P:	Yes, sis, that's right, but in stock investment, more precisely, we put a certain amount of money in company X, for example, to get shares from company X. When company X experiences a profit, we also get a return on our investment, conversely when company
YD:	aha, I understand now, that means there is a risk, right?
P:	Yes, sis, stock investment is classified as high risk, and does require understanding, knowledge and experience in practice
YD:	aha, ehmm... hearing you say that, I'm scared. How can we know the future? We don't know if the company is making a profit or a loss, we want to make a profit, but what if we make a loss?
P:	Well, that's why I asked, if you were offered to invest in shares, would you join in?
YD:	ugh, no, no. I was scared just hearing it. I might be more classified as a business with little risk
P:	But Sis, your salon business definitely has its risks, so why did you decide to open a salon business?
YD:	If that's the case, first of all I thought I had talent, and I used to work in a salon, and because I felt skilled enough, I opened my own business.
P:	aha, that means everything starts from experience, right sis, but right sis, there is no experience without trying,
YD:	Yes, there are risks to everything. But at least I won't lose too much if I open this salon. And I am also optimistic and have proven it. Even though it's not a big salon business, I'm proud that people in our village often come to my place when there's a party
P:	haha, yes, bro, but investing in shares doesn't mean anything, bro
YD:	Yes, bro, I don't want to try things with uncertain results. And indeed, if the result is not certain, at least the loss will not be as big as our capital.
P:	Ah, that's right, sis, that means you're more interested in this salon business than investing
YD:	Yes, bro, I would like other types of investment, if I have the money, for example land, buildings and so on
P:	Yes, bro, but this is a stock investment
YD:	Yes bro, I'm not too skilled and sophisticated to understand all that, especially since technology is so advanced now, I don't know how to understand hehe
P:	hehe, yes, sis, okay then, I've got the answer
YD:	Ah, have you got the answer? Very fast
P:	haha, no, bro, I just looked at your response and I got the answer, thank you very much, bro?
YD:	OK, you're welcome
P:	I'll say goodbye, sis
YD:	OK, be careful
P:	okay sis

In Table 8 above, it can be seen that the last Micro, Small and Medium Business actor comes from an introverted personality type after undergoing a personality test with the initials YD. He was positive about every interview, and the interviews seemed exciting.

Just like the perpetrator Micro, Small and Medium Enterprises with the initials SR, YD also gave positive responses by explaining several things that had not yet been discussed. He knew that the matter being discussed

was about money and profits. Here we see that YD is an introvert who is sensitive and has thought about phenomena that have not been touched on at all. The sensitivity of introverts usually makes them safe from any risks they may frequently face, so that risks never occur, or if they do, it is still a low risk.

In contrast to the extrovert personality type who is confident and quick in making decisions based on information obtained from outside, introverts prefer information that they have considered within themselves and respond to it by asking questions, so that questions will always arise from every answer to their thoughts. themselves, so it can be concluded that they are deep thinkers in every phenomenon that occurs (see table 1)

View towards investment already concludes a negative view when starting with the word "risk". Of course, this is a consideration for those who have never heard of the term stock investment. Therefore, YD concluded that every decision taken is a decision that comes from personal knowledge and experience, and is supported by external considerations such as risk, this is what allows them to be different from extrovert types in making decisions.

In terms of stock investment, there are six actors Micro, Small and Medium Enterprises in Sihare'o Village provide the same perspective on stock investment regardless of personality differences. They all claim that Stock Investment is not profitable and only detrimental if it is not accompanied by knowledge and experience, and they claim that it is not important compared to them surviving with everything they have for now.

Analysis of Research Results and Discussion

From the results of interviews with six Micro, Small and Medium Enterprises in Sihare'o Village, we analyzed and found that there were several similar statements among several Micro, Small and Medium Enterprises regardless of their personality type. The six Micro, Small and Medium Enterprises in Sihare'o Village refused to invest in shares, for rational reasons. They may have different personality types, but they all have the same perspective on stock investment, and as a result still think that stock investment is "not good" to practice.

We try to make their statements into the same statement adjustment tablera six Micro, Small and Medium Enterprises actors below by carrying out data reduction based on the results of interviews with Micro, Small and Medium Enterprises actors. We tried to filter more accurate information by grouping the same statements or responses from the six Micro, Small and Medium Enterprises actors so that in the end we could conclude the results of our research. The six Micro, Small and Medium Enterprises (informants) have different backgrounds with the condition that they have never been involved in stock investment but have their own business as the main requirement in this research.

Table 9 Grouping Analysis of the Same Statements Between Micro, Small and Medium Enterprises in Sihare'o Village

RESPONSE / FEEDBACK / ASSUMPTIONS	INFORMANT / PERPETRATOR MICRO, SMALL AND MEDIUM ENTERPRISES (INITIALS)					
	EXTROVERT			INTROVERT		
	E.R	MY	ELZ	SR	IL	YD
Stock investment is only intended for people who are rich and come from the upper classes		X		X		
The practice of stock investment is difficult to implement in Sihare'o Village. Need effective guidance, need capital and knowledge and experience				X		
Don't want to try things that are uncertain. Investment is an uncertain thing			X		X	
Don't invest in shares because the risk is high				X		X
Stock investments are considered like deposits to a bank					X	X

The practice of stock investment requires proficiency in sophisticated technology						X
Thinking that investment likes cheating	X					
Thinking that investing is an escape for money	X				X	
Fear of Investing in Stocks	X					X
invest in shares or not, depending on the level of profit		X				
Compared to stock investment, what is more important is to focus on family first		X	X	X		
Be grateful for the current situation, without investing in shares		X	X			
Thinking that investing in shares causes poverty			X			

In table 9 above, it can be seen that there are similar statements and responses from Micro, Small and Medium Enterprises regarding stock investment. The "X" sign indicates that the response/response/assumption was obtained from each Micro, Small and Medium Business actor as a sample in this research. Some of them claim that stock investment is only intended for rich people, there are also opinions that investment is considered like a deposit in a bank, then some say that investment can cause poverty and destitution because there is no profit and because the risk is high so they are afraid to invest, and there are who consider that investment is a taboo thing that cannot possibly be implemented in Sihare'o village, if possible it is necessary to provide training, mentoring with incentives for potential investors, some even say that investment is a cruel thing to deceive the community so that the poor and destitute will face poverty .

The perpetrators' response Micro, Small and Medium Enterprises in Sihare'o Village shows that stock investment is not yet one of the financial tools that will make things easier for the community's economy if it is truly understood. This negative response was stated to be not without reason. Micro, Small and Medium Business actors who survive the current conditions, they try to give the best according to their respective talents and abilities, making them someone who survives even in the midst of economic difficulties. They believe that focusing on one thing makes them successful, and investing in shares is not an important thing that all mankind should be obliged to do. Investing in shares for them is also not something that is just a matter of trial and error and in the end they are grateful for their current situation which still provides time for their family and at least all their family members are in good health.

After conducting a more detailed analysis of the perpetrators Micro, Small and Medium Enterprises in Sihare'o Village, we found that their decisions in taking action were not based on extrovert and introvert personality types, but rather on the experience and knowledge and talents they had regarding this matter. The decision to become an investor is the same, they decide to refuse because they don't really understand stock investment.

Extroverted and introverted personality types in perpetrator interviews Micro, Small and Medium Enterprises in Sihare'o Village are shown through their expressive responses and how quickly or slowly they make decisions. Therefore, their perspective on stock investment is not influenced by differences in their personality types, but in terms of responding and responding quickly or slowly, as well as their actions in answering various questions shows their personality type, such as Micro, Small and Medium Business actors who have the same personality. Extroverts are more expressive, confident in their statements, and quick to decide things based on information that only they know. Introverted personality types have a mind that wants to find out, and are willing to think more about the phenomena that occur, they may give their statements in their own way without concluding everything based on their thoughts. Introverted personality types will compromise with existing phenomena so that they will raise questions in their minds and confirm them again until they finally find answers that satisfy their hearts.

Of course, this research is only based on the perspectives of introverts and extroverts as actors Micro, Small and Medium Enterprises towards stock investment which they do not yet understand in depth. We know that there are

other variables that influence their decisions in terms of investment decisions, namely their experience and knowledge and level of education, which further research can use as indicators in measuring the speed of decision making for introverts and extroverts.

5. Conclusions And Recommendations

Conclusion

Based on the research we have conducted, it was found that the personality types of the perpetrators are extrovert and introvert Micro, Small and Medium Enterprises in Sihare'o Village towards stock investment have the same perspective, namely considering that stock investment is an activity that still needs to be learned, is not that important at the moment and seems taboo for them to do on their own. Micro, Small and Medium Enterprises in Sihare'o Village have a negative perspective towards stock investment, regardless of their personality type.

This is supported by the situation in Sihare'o Village which still finds it difficult to accept changing times, seems rigid and more oriented towards oneself and family compared to the progress of the times. This is proven by their lack of knowledge regarding stock investment and the nuances of investment which are considered 'dirty' by the people of Sihare'o Village due to rumors and news about investment fraud.

The extroverted and introverted personality types in this study are shown by the speed of the perpetrators Micro, Small and Medium Enterprises in summarizing phenomena as well as their actions and compromises regarding the phenomena that occur. The extroverted personality type is more expressive in responding to phenomena that occur and is quick in making decisions with great confidence, while the introverted personality type tends to want to understand the phenomenon by confirming and explaining the phenomenon as far as they know and is more honest in responding.

Although these two personality types do not change the final result that they still have a negative perspective towards stock investment, at least we found differences in their response to the phenomenon.

Research Limitations and Suggestions

The limitations of this research are the research criteria are only limited to the perspective of Micro, Small and Medium Enterprises actors who have extrovert and introvert personality types without using other variables such as knowledge, experience and level of education as benchmarks in analyzing every response and action of Micro, Small and Medium Enterprises actors. This research also took a sample of six people from Micro, Small and Medium Enterprises in Sihare'o Village, and this does not reflect the overall situation of the community in Sihare'o Village because it focuses on Micro, Small and Medium Enterprises only.

Suggestions for further research should use variables such as level of education, experience and knowledge as independent variables which are moderated by extrovert and introvert personality types and be able to obtain more samples so that research results are more accurate.

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