

CHAPTER-1
INDUSTRY PROFILE,
COMPANY PROFILE AND INTRODUCTION
TO THE STUDY

1.1 Industry profile:

A company type of organization is a corporate entity that is created by promotion, incorporation, and flotation in accordance with the provisions of India's Companies Act 1956. The entire capital of the business is valued, registered, and allocated into equal-valued units. Share capital is the collective term for these units, which are referred to as shares. The funds are contributed or invested by the investors, and subsequently they are bought and sold collectively by new or current investors via a variety of channels, including brokers for stock exchanges and businesses, so creating or utilizing the stock market (share market).

What is a market?

A stock market, also known as an equity market, is a public venue for the exchange of derivatives and company stock (shares) at a predetermined price; these securities can be exchanged privately or listed on a stock exchange.

Major participants:

- Individual Retail Investors.
- Institutional investors such as mutual funds, banks, insurance companies and hedge funds, and also publicly traded corporations trading in their own shares.

NSE

Mumbai, Maharashtra, India is home to the National Stock Exchange (NSE), often known as the Rastriya Share Bazaar. By market capitalization, it is among the top 20 largest stock exchanges globally, and it is the biggest in India in terms of daily turnover and trade volume for both derivatives and equities. NSE has about 1,652 listings and a market capitalization of approximately US\$1 trillion as of July 2012. The bulk of share transactions in India are handled by the two most important stock exchanges, NSE and Bombay Stock Exchange, despite the existence of several others. The S&P CNX Nifty, also referred to as the NSE NIFTY (National Stock Exchange Fifty), is the main index used by the NSE. It comprises fifty large stocks weighted by market capitalization, with over 1,652 listings as of July 2012. The bulk of share transactions in India are handled

by the two most important stock exchanges, NES and the Bombay Stock Exchange, despite the existence of several others. The NSE NIFTY (National Stock Exchange Fifty), sometimes known as the S&P CNP Nifty, is the main index of the NSE and consists of fifty large stocks that are weighted according to market capitalization.

BSE

Mumbai, Maharashtra, India's Daial Street is home to the Bombay Stock Exchange, also known as the BSE (Bombay Share Bazaar). Asia's oldest stock market is this one. The BSE is the sixth largest stock exchange in Asia and the fourteenth largest in the world, with a US\$1 trillion equity market value of companies listed there. The world's largest number of listed companies is found on the BSE. The Bombay Stock Market, which has been in operation for 133 years, is the oldest stock market in Asia with a rich history that currently spans three countries. Founded in 1875 as "the native share & stock brokers association," BSE is today well recognized. The Securities Contracts (Regulation) Act of 1956 granted the government of India permanent recognition for the first stock exchange in the country, which is the BSE. It is well acknowledged that BSE played a crucial and leading role in the growth of the Indian capital market. changed to an online screen-based order-driven trading system in 1995 from open outcry systems. Prior to being a corporatized and demutualized business, BSE was an association of individuals (AOP). This changed in 2005 when the Securities and Exchange Board of India (SEBI) notified the BSE (corporatization and demutualization) program, incorporating the company under the Companies Act of 1956. Since demutualization, Deutsche Borse and Singapore Exchange, two of the top exchanges globally, have been BSE's key partners. BSE has helped the Indian corporate sector flourish during the previous 133 years by giving it effective access to resources. It's possible that no significant Indian corporation has not used the BSE's services to raise funds from the capital market, which ranks fifth globally in terms of transaction volume. As of December 31, 2007, the market capitalization was 1.79 trillion USD. Over 4,700 listed firms, conveniently categorized into A, B, S, T, and Z categories, are available to investors. The first stock market index in India, the BSE index, or SENSEX, is widely followed globally and has an iconic status. It is a 30-stock index that covers the twelve main industry categories.

The major companies in the brokerage sector are:

- Geojit Financial Services Ltd.
- Sharekhan.
- Reliance Money.
- Motilal Oswal Securities.
- Kotak Securities.
- India Infoline Securities
- Indiabulls Securities
- icici Direct.
- Zerodha Broking Limited

Major competitors of geojit:

- Geojit Financial Services Ltd.
- Sharekhan.
- Reliance Money.
- Motilal Oswal Securities.

1.2 Company profile.

The Indian provider of investment services, Geojit Financial Services Ltd., has its main office in Kochi, Kerala. It runs a network of offices in the Middle East and India. In addition to being the first company in India to establish joint ventures in West Asia, create franchise models for sub broking, and start internet trading services, Geojit was also the first to introduce commodities futures trading for gold, silver, cardamom, and pepper in Bharat. The company's product offerings include commodities derivatives,

life and general insurance, mutual funds, stocks, and derivatives, as well as portfolio management services. The business operates 512 offices nationwide. The company has offices in Dubai, Abu Dhabi, Sharjah, AlAin, Muscat, Riyadh, Dammam, Bahrain, and Kuwait. It has increased its global footprint through joint ventures and affiliates.

Mission At Geojit Financial Services, our mission is to create an investor-centric business model through technology-led, personalized services and to enable the client to make informed investment decisions.

Vision

Our vision is to enrich the experience of our customers and be a trusted and respected financial services player in the industry.

About

Geojit was founded by C J George in 1987 and the major stakeholders of the company include C J George – Managing Director of Geojit, global banking major BNP Paribas, Kerala State Industrial Development Corporation and Rakesh Jhunjunwala. As of 31 December 2017, it has over Rs.41,000 crores as assets under custody and management, servicing over 913,000 clients. The network of Geojit covers more than 300 cities in states in India such as Andhra Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Jammu and Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, New Delhi, Orissa, Punjab, Rajasthan, Tamil Nadu & Pondicherry, Telangana, Uttar Pradesh, Uttaranchal and West Bengal. The company has B2B partnerships with a number of banks such as Axis Bank (the partnership received IBA recognition 2007 & 2008), Federal Bank, Andhra Bank, Oriental Bank of Commerce, SVC Bank (Shamrao Vithal Co-operative Bank), Corporation Bank, South Indian Bank and IndusInd Bank.

History

C J George, founder and CEO of the company set up M/s C.J George and Co. in 1987 with Ranajit Kanjilal as partner. However, a formal partnership was formed in 1988 after Kanjilal acquired membership in the Cochin Stock Exchange. The firm was then renamed as Geojit and Co. The name 'Geojit' was coined by conjoining the first and last three words in the names of the partners who set up the organization – C J George and

Ranajit Kanjilal. In 1992, Kanjilal, left the organization and Geojit became sole proprietorship. In 1993, the company opened its first branch in Muvattupuzha in Ernakulam and followed it up with another branch in Trichur in Kerala.

Growth and Expansion

Geojit changed its name to Geojit Securities Ltd. in 1994 and became a public limited corporation. It was one of the first brokerage firms in India and the first to become a company in Kochi. By purchasing a 22% share in Geojit in 1995, Kerala State Industrial Development Corporation (KSIDC) joined the company as a co-promoter. This is the sole instance of a government agency owning stock in a stock broking business. A P Kurian, an Executive Trustee of UTI who retired, became a chairman and independent director on the board. To raise more funds, Geojit went public in October 1995 by offering 9,50,000 shares at a price of Rs. 10. The company's shares were traded on the exchanges in Delhi, Chennai, and Cochin. The IPO had a fifteen-fold oversubscription.[5] In the same year, Geojit joined the NSE and established its initial terminus in Cochin. Starting in 1996, the business concentrated on growing both its clientele and its offering of goods and services. In 1997, Geojit began providing depository services and offered its clients a Demat facility. The company joined the Bombay Stock Exchange (BSE) in 1999, and in 2000 its shares were listed on the BSE. Geojit began offering online trading in February 2000. With the introduction of rubber trading in 2003, the business made its foray into commodity trading. Cardamom commodities were first traded in 2004. Renowned Indian equity investor Rakesh Jhunjhunwala joined the board of directors and acquired a sizable stake in the business in 2005. With the goal of creating cutting-edge technology for the financial services industry, Geojit establishes Geojit technology, a sister company, in 2005. After becoming a Non-Banking Financial Company (NBFC) and registering with the Reserve Bank of India, Geojit Credits, a subsidiary of Geojit Financial Services Ltd., was also established. Geojit shares were also listed on the National Stock Exchange of India Limited that same year. The Qualified Foreign Investors (QFI) Investment service was introduced by Geojit in 2012. The business introduced Funds Genie, a platform for investing and mutual fund advice, in 2018. Based on a "free-float" methodology, the SENSEX is sensitive to both the realities and moods of the market. The BSE provides 21 indices, including 12 sectoral indices, in addition to the SENSEX. Deutsche Bodies

and BSE have signed an index collaboration agreement. Investors in Europe and America can now access SENSEX and other BSE indices thanks to this agreement. Furthermore, the "iShares BSE ENSEX India tracker" was developed by Barclay's Global Investor (BGI), the world leader in ETFs through its iShares brand. It tracks the Sensex. Investors in Hong Kong can gain exposure to the Indian equity market through the ETF. "SPICE," the first exchange-traded fund (ETF) on SENSEX, is listed on the BSE. It provides investors with a trading instrument that is simple to use for trading, investing, hedging, and arbitrage. Small investors can adopt a long-term perspective on the market thanks to SPICE. The BSE offers a clear and effective market for trading debt instruments, equity, and derivatives. With a presence in over 359 Indian cities and villages, it has a nationwide reach. BSE has consistently met or exceeded international requirements. The methods and procedures are made to improve transference in operations and protect the integrity of the market. The BSE is the second exchange globally and the first in India to hold an ISO 9001:2000 certification. Additionally, it is the first exchange in the nation and the second globally to have its BSE online trading system (BOLT) certified to the information security management system standard BS 7799-2-2002. In an effort to connect with more investors, BSE launched the first national stock exchange website in Gujarati and Hindi. This is just one example of how innovative the company has been lately. It has effectively introduced the Indian corporate debt market, or ICDM, a reporting platform for corporate bonds, as well as the "BSE broadcast," a distinctive ticker-cum screen that allows information to be shared with the general public. BSE introduced the Indian corporate electronic reporting system (ICERS) and the director's database in 2006 in an effort to improve communication and transmission in the country's capital market. A directors database gives users access to details on the boards of directors of firms that are listed, but the ICERS makes it easier for companies to share their corporate announcements with the BSE. BSE offers a plethora of services to empower as well. The BSE was the first exchange in the nation to contribute Rs 1 million to the investor protection fund, a sum more than that of any other exchange. A statewide investor awareness campaign called "safe investing in the stock market" was started by BSE, and more than 200 cities hosted 264 of these events. The BSE Online Trading (BOLT) system enables screen-based trading of securities online. Currently, 25000 trader workstations spread across more than 359 Indian cities are using BOLT. BSEWEBX.com: The world's first centralised

exchange-based online trading platform was unveiled by BSE in February 2001. Through this effort, investors can trade on the BSE platform from anywhere in the world. Monitoring: The BSE's online surveillance system (BOSS) tracks price changes, volume positions, and member positions in real time. It also measures default risk, reconstructs the market, and generates cross-market notifications. BSE training center: In partnership with reputable colleges and business institutes, BTI offers capital market certification and training. It provides more than 40 courses covering different facets of the financial industry and capital market. The BTI programming awards council of corporate responsibility (CSR) have drawn over 20,000 attendees. The ICAI awards for excellence in financial reporting have been given to the annual reports and accounts of BSE for the years ended March 31, 2006, and March 31, 2007. Drawing on its rich history and equally impressive performance in recent times, BSE's HR department has won the Asia-Pacific HRM awards for its efforts in employer branding through talent management at work, health management at work, and excellence in HR through technology. As a result, the Indian capital will always be associated with this iconic organization.

1.3 Introduction

Gaining an understanding of the attitude and intention of Indian investors towards stock market investments is crucial to understanding their decision-making processes and forecasting market trends. For Indian investors, the stock market dynamics present unique challenges and opportunities, influenced by a complex interplay of psychological, economic, and social factors. Investing in the stock market is an important financial decision that affects individual wealth and the broader economic environment.

Investor attitude is the collective feeling that they have about the stock market as a whole, influenced by their background in finance, understanding of the market, and past experiences. Conversely, their intention shows that they are prepared and eager to participate in stock market activity. Both attitude and intention are influenced by factors such as risk perception, projected rewards, trust in the market, and moral considerations. Key ideas in investment theory are risk and return. Similar to their international counterparts, Indian investors balance the risks and possible rewards of

stock market investing. Their risk tolerance levels, affected by cultural, economic, and personal factors, considerably affect their investing choices. Depending on their tolerance for risk and projected rewards, investors may be drawn to or discouraged by high stock market volatility.

When it comes to influencing investing behaviour, trust is crucial. Indian investors' propensity to invest can be strongly influenced by their level of faith in regulatory agencies, financial institutions, and market intermediaries. Events such as fraud, manipulation of the market, and a lack of transparency can damage confidence and influence investment choices. Besides personal beliefs and ethical issues, morality also affects investment decisions. Indian investors may assess the moral implications of their investments by taking into account social responsibility, corporate governance standards, and the overall effects of their investments on society. The purpose of this study is to investigate Indian investors' views and intentions about stock market investments. The goal of the research is to offer a thorough understanding of the variables influencing investing behaviour in India by looking at the interactions between risk and return, morality, and trust. The results of this study can be used to build policies that will increase stock market participation from investors, build trust, and encourage moral investing.

This study is very important for policy makers, financial institutions, and individual investors in India, where the financial sector is changing quickly. It provides insightful viewpoints on how to make the Indian stock market more welcoming, reliable, and moral by illuminating the attitudes and intents of investors.

CHAPTER-2
LITERATURE REVIEW,
OBJECTIVES CONCEPTUAL
FRAMEWORK

2.1 Literature review

Sangeeta Jauhari, et al (2015) evaluate one of the key components of financial security is cautious investing. A person is constantly looking for investment options that provide the highest and fastest returns. Since it is a well-known truth that higher profits come with higher risk. One such option, which entails more risk but faster rewards, is the stock market investment. Over time, it has been noted that people are gravitating towards stock market because of its liquidity and many returns, even despite the percentage of money lost on investments made by the In such cases, investments are also quite high. Thus, the present study is a small attempt to understand the basic psychology of an Investor towards stock market another parameters and factors related to it. The study is based on a rational to understand the basic facts and ideologies an investor is carrying about the stock market in general and in specific. For the purpose of this study, Primary data has been gathered from the cross-section society of Bhopal region using systematic random sampling. Data has been analyzed with the help of descriptive analysis and regression analysis. And analysis of regression.

S. M. Zahidur Rahman, et el(2016) studied the purpose of this study was to determine how investors felt about making decisions about their investments in Bangladesh's stock market and to compare the significant aspects that were found to have an impact on investors' demographics. Methodology: Information was gathered from 160 Dhaka Stock Exchange investors via structured a closed-ended survey with 25 variables and a 5-point Likert scale. Using factor analysis, been applied to define seven fundamental components: individual, economic, informational, internal, strength, and Investor preferences are influenced by external factors, goodwill, and affordability. Separate Samples To determine gender, age, education level, and income level, the t-test, ANOVA, and Welch test have been employed. distinctions. corporation. This research focuses on the primary determinants of investor perception.

Gowtham Ramkumar. (2017) Stock markets are seen as a crucial component of the economy. They are thought to be the most accurate measures of the economy's success when it comes to purchasing and disposing of securities. Over the past few decades, there have been substantial changes to the Indian stock markets. It is crucial to note that perceptions among investors have significant influence on the direction of the stock

market Numerous scholarly investigations have pinpointed the elements impacting investors' perceptions of stock markets; nonetheless, it is crucial to investigate if these characteristics also have an impact on individuals' investing choices. The purpose of this study is to determine whether variables impacting investor perceptions have a major influence on their investing decisions and comes to a substantial conclusion that may be advantageous individuals who deal with stock exchanges and also gives scholars' room to conduct additional research in this field.

Azwadi Ali. (2017) The survival of publicly listed companies largely depends on their stocks being liquidly traded. This goal can be achieved when new investors are attracted to invest on companies' stocks. Among different groups of investors, individual investors are generally less able to objectively evaluate companies' risks and returns, and tend to be emotionally biased in their investing decisions. Therefore, their decisions may be formed as a result of perceived risks and returns, and influenced by companies' images. This study finds that perceived risk, perceived returns and trust directly affect individual investors' trading decisions while attitude towards brand partially mediates the relationships. This finding suggests that, in courting individual investors, companies still need to perform financially while building a good image can result in their stocks being accepted quicker than the stocks of good performing companies with hidden images.

Ch. Balanageswara Rao, et al (2018) Over the past 20 years, the globalization of financial markets has expanded the number of retail investors by offering a large range of investment and market possibilities. Thus, it influences how they make investment decisions. More intricate. The elements affecting an investor's perceptions include market trends, ROI, or risk, immediate financial gain, share price, dividend policy, historical financial results, and business reputation, the board's reputation, and the current earnings of expert viewpoint and the

Samina Riaz, et al (2020) The Corona Virus (COVID-19), one of the most contagious illnesses in recorded history, spread quickly around the globe in 2020, infecting millions of people. In addition to killing a great deal of people, the disaster not only caused extreme fear and mayhem among them, but it also had a significant impact on worldwide stock marketplaces and enterprises. The purpose of this study was to look at

the factors that influenced Pakistani stock market investors' behavior during the COVID-19 outbreak. Information was gathered from 167 respondents, indicating a high response rate of roughly 86.5%, who were individual investors. The investigation revealed that the following factors are crucial and highly influential when making investment decisions in Pakistani stock markets: "getting rich soon, loss aversion, fear of losses, expected corporate profits and dividends, hunches about the state of the economy, historical stock performance of the company and the views of its majority shareholders, and ultimately, broker and family/friend recommendations. Our research will help to first establish the most typical investor behavioral patterns and then identify the appropriate pathways that contribute to the expansion of the Pakistan Stock Market.

Priyadharshini, (2021) learn an online investment activity is called online trading. The purpose of this survey is to determine respondents' preferences on the Indian stock market's online platform. With a sample size of 150, the questionnaire was used to gather primary data for the study. Answerers In this study, a descriptive research design is employed. The information gathered has being calculated and examined with the aid of Chi-square and percentage analysis tools. The study found that investors use mutual funds as a means of investment, and investors' motivation for Online trading saves time and is easy to use.

Riya Singh, et al (2022) learn the stock market has experienced significant development and has become an appealing investment option for many people. However, a lot of investors are reluctant to become involved because of the stock market's volatility. Investors in the stock market typically assume a great deal of risk, and they are concerned about losing their hard-earned money. Even though the investment's return on the stock market is significant, investors need to assume a corresponding degree of risk, and they need to be clear about the investment channel they are making decisions to ensure profitable outcomes. This study's primary goal is to examine investors' attitudes and perceptions of investing. choice in the stock market of India. Primary data was gathered for that reason using a structured questionnaire. Techniques for snowball sampling and convenience have been applied. The decision of investors is influenced by a number of factors, including a favourable return, liquidity, tax advantages, and maturity period. However, the majority of investors said that risk was the most crucial consideration when choosing an investment. The survey also

discovered that the majority of investors used various websites, such as SEBI, NSE, BSE, and others, to help them make investment decisions, while the decisions of certain investors were influenced by expert consultants and business news networks.

Mayur Rao, et al(2022) studied for novice investors or students with an interest in the stock market, this study provides basic stock market knowledge as well as an explanation of the elements that either directly or indirectly impact the market. Knowing about stock market movements and investment-related information is important for prospective investors. This is why the topic was chosen. The goals of this research are to examine investor goals, investor views of the stock market, and the factors that affected their decision to select a specific share.

Preeti Shrivastava, et al(2022) Financial market investments become a common phenomenon for all individuals. The market growth is depending on the investing securities. This study focused on the factors effecting the investment decisions of the investors. This study based on primary data which has been collected through structured questionnaire. The finding of this study was to indicate the majority of investors affect by the various activity of market.

2.2 Research Questions

- 1.How does perceived risk influence investors decisions in the stock market?
- 2.How does trust in the stock market affect investors investment behaviors?
3. What is the relationship between investors attitude and their intention to invest in the stock market?

2.3 Objectives

- 1.To assess the impact of perceived risk on investors stock market decisions.
- 2.To investigate the effect of trust in the stock market on investment behaviours.
3. To examine the relationship between investors' attitude and intention in investing in the stock market

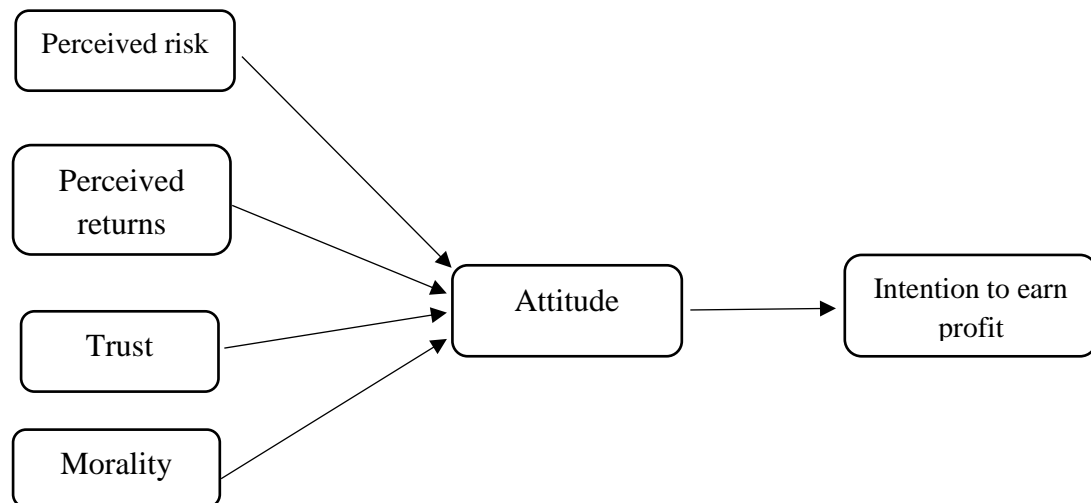
2.4 Hypothesis

H1: Perceived risk negatively impacts investors' decisions to invest in the stock market.

H2: Higher levels of trust in the stock market led to more favorable investment behaviors among investors.

H3: There is a positive relationship between investors' attitude towards the stock market and their intention to invest.

2.5 Conceptual Framework



CHAPTER-3 RESEARCH METHODOLOGY

Research Methodology

3.1 Statement of the problem

A multitude of intricately intertwined factors, including perceived risk, perceived rewards, trust, morality, and attitude, influence the actions of investors when trading equities in the current financial environment. Understanding investors' attitudes towards and interactions with these factors is essential to comprehending both their investment behaviour and the overall efficacy and stability of the stock market. This study intends to explore and assess the different elements of investors' perceptions, with an emphasis on the linkages and impacts of perceived risk, perceived returns, trust, morality, and attitude on investing decisions. In order to provide insights that might assist individual investors and market regulators in making informed decisions and creating strategies to improve the efficiency and dependability of the market, this study aims to throw light on these intricate dynamics.

3.2 Research design

Using a quantitative approach, we aim to understand investors attitudes and intentions to invest towards the stock market. We'll survey 103 investors randomly selected to answer questions about perceived risk, trust in the market, and their investment attitudes using Likert scales. After collecting the data, we'll analyze it to see how perceived risk affects investment decisions, how trust influences behaviors, and the relationship between attitudes and intentions. Throughout, we'll maintain ethical standards by ensuring confidentiality and obtaining informed consent.

3.3 Scope of the study

This study aims to understand the attitudes and intentions of investors in the stock market, targeting a random sample of 103 investors. It measures key variables such as perceived risk, anticipated returns, trust in the stock market, morality, attitudes towards investing, and profit intentions using self-administered questionnaires. Through quantitative analysis techniques like correlation and regression, the study examines the impact of perceived risk on investment decisions, the influence of trust on investment behaviors, and the relationship between attitudes and investment intentions. The

findings are expected to provide valuable insights for financial advisors, policymakers, and investors. Ethical standards, including confidentiality

and informed consent, will be strictly maintained, ensuring the reliability and ethical soundness of the study's results.

3.5 Sampling design

- **Sample size**

The sample size for this study is 103 investors. This number was chosen to provide a sufficient representation of the target population, allowing for accurate and reliable analysis of the relationships between perceived risk, anticipated returns, trust in the stock market, moral considerations, attitudes towards investing, and profit intentions. By selecting 103 participants through simple random sampling, the study aims to ensure the diversity and generalizability of the findings to the broader investor population.

- **Sampling technique**

The sampling technique for this study is simple random sampling, specifically targeting investors. This method ensures that every investor in the target population has an equal chance of being included in the study. Using a random selection process, 103 investors will be chosen from a comprehensive list, ensuring unbiased representation. This approach allows for a thorough examination of variables such as perceived risk, anticipated returns, trust in the stock market, moral considerations, attitudes towards investing, and profit intentions among investors, thus enhancing the reliability and applicability of the study's findings.

3.6 Research Instruments

This study utilizes structured questionnaires to explore the attitudes and intentions of investors toward investing in the stock market. These questionnaires are designed to measure variables such as perceived risk, perceived returns, trust, morality, attitudes, and intention to earn profit. Using Likert-type scales, the questionnaires provide a systematic way to gather quantitative data on investor perspectives. This approach

enables the study to analyze how these factors influence investor decision-making and behavior in the stock market.

3.7 Statistical tools & Techniques for analysis

Quantitative analysis will use statistical metrics like mean, correlation analysis, and perhaps regression analysis. Thematic analysis will be used in qualitative analysis to evaluate findings from open-ended survey questions

3.8 Limitations of the Study

- The result of the study is based only on the view expressed by the investors investing in the stock market.
- The survey has been conducted only taking 103 respondents as a sample size.

CHAPTER-4 DATA ANALYSIS & INTERPRETATIONS

Chapter 4

4. DATA ANALYSIS AND INTERPRETATION

4.1 SOCIO-DEMOGRAPHIC PROFILE OF RESPONDENTS

A socio-demographic profile of respondents is a summary of their social and demographic characteristics, such as age, gender, and education qualification. This profile helps to understand the background and diversity of the respondents in a study or survey, providing context for analyzing their behaviors, attitudes, and responses.

TABLE 4.1.1 SOCIO-DEMOGRAPHIC PROFILE OF RESPONDENTS

Variable	Categories	Frequency	Percent
Age	18-25 year	82	79.6
	26-30 year	16	15.5
	31-45 year	3	2.9
	46 and above	2	2.0
	TOTAL	103	100.0
Gender	Male	73	70.9
	Female	30	29.1
	TOTAL	103	100.0
Education Qualification	Matriculate	3	2.9
	Higher education	9	8.7
	Under Graduate	39	37.9
	Post Graduate	52	50.5
	TOTAL	103	100.0

Source: Primary data analysis

INTERPRETATION:

According to the respondents' sociodemographic profile, men outnumber women (30, 29.1%) in terms of predominance (73, 70.9%). The age group of 18–25 years old accounts for the largest percentage of responders (82, 79.6%), followed by the 26–30 age group (16, 15.5%) in the age distribution. Only a tiny percentage of respondents (3, 2.9%) and (2, 2.0%) were in the older age categories (31–45 and 46 and above). In terms of educational background, postgraduate degrees account for the majority of

respondents (52, 50.5%), with undergraduate degrees coming in second (39, 37.9%). Less people are matriculating (3, 2.9%), or have higher education (9, 8.7%). According to this demographic profile, young, educated men make up the majority of the population polled.

4.2 FREQUENCY TABLE ANALYSIS

Frequency table analysis is a statistical method used to organize and summarize data by displaying the number of occurrences (frequencies) of each distinct value or category within a dataset. This helps to identify patterns, trends, and distributions within the data, making it easier to interpret and analyze.

4.2.1 FREQUENCY TABLE ANALYSIS

		Frequency	Percent
How did you entered in the stock market operation	Self	40	38.8
	Agency	3	2.9
	Friend	45	43.7
	Broker	1	1.0
	Through Media	14	13.6
	Total	103	100.0
How you Operate in stock market	Independent	77	74.8
	Through Broker	22	21.4
	From Agency office	4	3.9
	Total	103	100.0
	Stock	49	47.6
	Mutual fund	33	32.0

What investment option would you prefer over others?	Saving A/C	4	3.9
	Real Estate	4	3.9
	Gold/Silver	4	3.9
	Fixed Deposits	6	5.8
	Share/Debenture	3	2.9
	Total	101	100.0

Source: Primary data analysis

INTERPRETATION: The examination of frequency tables provides insights into the preferences and behavior of the respondents with respect to stock market operations. When asked how they got started in the stock market, the majority said that they did it through friends (45, 43.7%), then by themselves (40, 38.8%). Less respondents (1, 1.0%), agencies (3, 2.9%), and the media (14, 13.6%) entered through these channels. Regarding stock market operations, a substantial proportion of participants (77, 74.8%) work individually, although others depend on brokers (22, 21.4%) or agency offices (4, 3.9%). When asked which investment alternatives they preferred, almost half of the respondents said stocks (49, 47.6%), then mutual funds (33, 32.0%). Additional favored choices include fixed deposits (6, 5.8%), shares/debentures (3, 2.9%), real estate, gold/silver, and savings accounts (each with 4 respondents, 3.9%).

According to this analysis, the majority of respondents participate in and manage their investments in the stock market on their own, and they clearly prefer investing in stocks and mutual funds over other products.

4.3 RELIABILITY ANALYSIS

Internal consistency or reliability defines the consistency of the results delivered in a test, ensuring that various items under assessment of factors affecting the voting preferences are measured correctly and reliably by respondents on Likert scale. This is analyzed statistically through Cronbach's coefficient alpha of reliability Alpha which is depicted below.

TABLE 4.3.1 RELIABILITY ANALYSIS

	Cronbach's Alpha	No. of Items
Perceived risk	.686	5
Perceived return	.828	5
Trust	.824	5
Morality	.824	5
Attitude	.844	5
Intention	.660	5

Source: Primary data analysis

INTERPRETATION:

The reliability analysis data indicates varying levels of internal consistency for different constructs measured by Cronbach's Alpha. "Perceived Risk" (.686) and "Intention" (.660) exhibit moderate reliability, suggesting the need for potential review or refinement of the items within these constructs. "Perceived Return" (.828), "Trust" (.824), and "Morality" (.824) demonstrate good reliability, ensuring consistent responses within these item sets. "Attitude" (.844) shows very good reliability, indicating strong internal consistency among its items. Overall, while most constructs demonstrate good to very good reliability, the constructs of Perceived Risk and Intention may benefit from further examination to enhance their internal consistency.

4.4 DESCRIPTIVE STATISTICS

TABLE 4.4.1 DESCRIPTIVE STATISTICS FOR PERCIVED RISK

	Mean	Std. Deviation
To what extent do you believe that investing in the stock market is associated with minimal risk?	3.89	.907
How confident are you in your ability to manage and mitigate potential risks when participating in the stock market?	3.55	1.077
Do you perceive the stock market as a stable and secure investment option?	3.77	.889
To what extent do you believe that the potential downsides of investing in the stock market are manageable and controllable?	3.55	1.068
How likely do you think it is that your investments in the stock market will result in financial losses?	3.54	.982
Overall perceived risk	3.66	1.641

Source: Primary data analysis

INTERPRETATION:

The descriptive statistics for the respondents' perceptions of stock market risk reveal a moderate level of confidence and concern. The mean values range from 3.54 to 3.89 on a scale, suggesting that respondents generally believe investing in the stock market is associated with a manageable level of risk. Specifically, the highest mean (3.89, SD = 0.907) indicates that respondents somewhat agree that investing in the stock market is associated with minimal risk. Confidence in managing and mitigating potential risks (mean = 3.55, SD = 1.077) and the perception of the stock market as a stable and secure investment (mean = 3.77, SD = 0.889) also reflect a moderate level of agreement. The belief that potential downsides are manageable (mean = 3.55, SD = 1.068) and the likelihood of financial losses (mean = 3.54, SD = 0.982) show similar moderate perceptions. The overall perceived risk has a mean of 3.66 with a standard deviation of 1.641, indicating variability in respondents' views on stock market risk.

TABLE 4.4.2 DESCRIPTIVE STATISTICS FOR TRUST

	Mean	Std. Deviation
How much trust do you place in the information provided by financial advisors regarding stock market investments?	3.41	.948
To what extent do you trust the reliability of financial institutions in managing your investments in the stock market?	3.55	.971
How confident are you in the transparency of the stock market, ensuring fair and ethical practices?	3.61	1.026
Do you believe that the regulatory framework in place for the stock market instils a sense of trust and security for investors?	3.80	.879
How much do you trust the overall stability of the stock market in protecting your investments from unforeseen challenges?	3.62	.985
Overall Trust	3.598	0.9618

Source: Primary data analysis

INTERPRETATION:

The descriptive statistics for respondents' trust in various aspects of the stock market indicate moderate to slightly positive levels of trust. The trust in information provided by financial advisors has a mean of 3.41 (SD = 0.948), suggesting moderate trust. Respondents slightly trust the reliability of financial institutions in managing their investments, with a mean of 3.55 (SD = 0.971). Confidence in the transparency of the stock market, ensuring fair and ethical practices, is somewhat higher with a mean of 3.61 (SD = 1.026).

The regulatory framework instills a stronger sense of trust and security, as indicated by a higher mean of 3.80 (SD = 0.879). Trust in the overall stability of the stock market to

protect investments from unforeseen challenges is moderately positive, with a mean of 3.62 (SD = 0.985). The overall trust across these aspects has a mean of 3.598 (SD = 0.9618), indicating a generally moderate but slightly positive trust level among respondents in the stock market and related institutions.

TABLE 4.4.3 DESCRIPTIVE STATISTICS FOR ATTITUDE

	Mean	Std. Deviation
To what extent do ethical considerations influence your investment decisions in the stock market?	3.79	.998
How important is it for you to invest in companies with strong ethical practices and social responsibility?	3.78	.961
How concerned are you about the ethical behavior of companies in which you invest?	3.67	.968
Do you actively seek information on the ethical practices of companies before making stock investments?	3.85	.948
How likely are you to divest from a stock if you discover unethical practices within the company?	3.91	.785
Overall Attitude	3.80	0.932

Source: Primary data analysis

INTERPRETATION:

The descriptive statistics for respondents' attitudes towards ethical considerations in stock market investments indicate a generally strong emphasis on ethics. Respondents consider ethical considerations in their investment decisions to a significant extent, with a mean of 3.79 (SD = 0.998). The importance of investing in companies with strong ethical practices and social responsibility is similarly high, with a mean of 3.78 (SD = 0.961). Concern about the ethical behavior of companies in which they invest is reflected by a mean of 3.67 (SD = 0.968).

Respondents actively seek information on the ethical practices of companies before making stock investments, as shown by a mean of 3.85 (SD = 0.948). They are also likely to divest from a stock if they discover unethical practices within the company, with a mean of 3.91 (SD = 0.785). The overall attitude towards ethical investment practices has a mean of 3.80 (SD = 0.932), indicating a strong and consistent concern for ethics among respondents when making investment decisions.

TABLE 4.4.4 DESCRIPTIVE STATISTICS FOR INTENTION TO EARN PROFIT

	Mean	Std. Deviation
I invest in the stock market primarily to earn profit.	3.71	1.025
I actively seek out investment opportunities that offer the potential for high returns.	3.79	.930
The possibility of earning profit significantly influences my investment strategy in the stock market.	3.73	.903
I closely monitor market trends and news to identify opportunities for profit in the stock market.	3.08	1.163
I am confident in my ability to make profitable investment decisions in the stock market	3.77	.891
Overall Intention	3.89	0.8826

Source: Primary data analysis

INTERPRETATION:

The table presents statistical data on various aspects of an individual's behavior and attitudes towards investing in the stock market. Each statement is measured on a Likert scale from 1 to 5, with higher scores indicating stronger agreement with the statement. The mean values represent the average response for each statement, while the standard deviation reflects the degree of variability or dispersion among the responses. The data suggests that the individual primarily views stock market investment as a means to earn profit, as indicated by the relatively high mean score of 3.71. Similarly, they actively

seek out opportunities with the potential for high returns, with a mean score of 3.79. The possibility of profit significantly influencing their investment strategy is also evident, supported by a mean score of 3.73.

However, while the individual expresses confidence in their ability to make profitable investment decisions (mean score of 3.77), there appears to be slightly more variability in this aspect compared to the others, as indicated by the standard deviation of 0.891. Additionally, their engagement with monitoring market trends and news to identify opportunities seems slightly lower, with a mean score of 3.08 and a relatively high standard deviation of 1.163, suggesting more diversity in responses regarding this behavior.

Overall, the data suggests that the individual is motivated by profit and actively seeks out opportunities in the stock market, but there may be some variability in their confidence and level of engagement with monitoring market trends.

4.5.1 TABLE SHOWING DESCRIPTIVE STATISTICS

Descriptive Statistics			
	N	Mean	Std. Deviation
Perceived Risk	103	3.66	1.641
Perceived Return	103	3.894	0.913
Trust	103	3.598	0.9618
Morality	103	3.89	0.8826
Intention to earn profit	103	3.89	0.8826

Source: Primary data analysis

INTERPRETATION:

The provided descriptive statistics offer insights into various dimensions of individuals' perceptions and attitudes related to investment decisions. These dimensions include perceived risk, perceived return, trust, morality, and intention to earn profit, each measured on a Likert scale from 1 to 5.

Firstly, the mean score for perceived risk is 3.66, indicating a moderate level of perceived risk associated with investment decisions among the respondents. The relatively high standard deviation of 1.641 suggests considerable variability in how individuals perceive risk, with some perceiving it as more significant than others.

On the other hand, the mean score for perceived return is higher at 3.894, suggesting that respondents generally perceive investment opportunities as offering a favorable return on investment. The relatively low standard deviation of 0.913 indicates a more consistent perception across respondents regarding potential returns.

Trust is another important factor influencing investment decisions, with a mean score of 3.598. This suggests that respondents generally have a moderate level of trust in the entities or individuals involved in investment activities. The standard deviation of 0.9618 indicates some variability in the degree of trust among respondents.

Morality, as reflected in the mean score of 3.89, indicates that respondents consider ethical considerations in their investment decisions, with a relatively high level of agreement. The standard deviation of 0.8826 suggests a fair degree of consistency in ethical considerations among respondents.

Finally, the intention to earn profit, also with a mean score of 3.89, underscores the primary motivation for investment activities among respondents. This indicates a strong desire among respondents to achieve profitable outcomes from their investment decisions, with relatively low variability, as indicated by the standard deviation of 0.8826.

In summary, the descriptive statistics suggest that respondents generally perceive investment decisions as offering favorable returns, while simultaneously considering factors such as risk, trust, and morality. The primary motivation for investment appears to be the intention to earn profit, reflecting a balance between financial goals and ethical considerations among respondents.

4.6.1 CORRELATION ANALYSIS TABLE

4.5.1 H1: Perceived risk negatively impacts investors' decisions to invest in the stock market.

		Intention to earn profit
Perceived risk	Pearson Correlation	.468**
	Sig. (2-tailed)	.000
	N	103

Source: Primary data analysis

INTERPRETATION:

The correlation analysis reveals a significant positive relationship between perceived risk and the intention to earn profit in the stock market ($r = 0.468$, $p < 0.001$). Contrary to the hypothesis (H1) that perceived risk negatively affects investors' decisions to invest, the findings suggest that as perceived risk increases, so does the intention to earn profit. This indicates that investors may be more willing to take on higher levels of risk in pursuit of potential profit, highlighting the intricate dynamics between risk perception and investment behavior.

4.6.2 H2: Higher levels of trust in the stock market led to more favorable investment behaviors among investors.

		Intention to earn profit
Trust	Pearson Correlation	.734**
	Sig. (2-tailed)	.000
	N	103

Source: Primary data analysis

INTERPRETATION:

The correlation analysis strongly supports hypothesis H2, indicating a significant positive relationship between trust in the stock market and investors' intention to earn profit ($r = 0.734$, $p < 0.001$). This suggests that higher levels of trust are associated with more favorable investment behaviors. Investors who trust the stock market more tend to be more motivated to pursue profit, implying that trust plays a crucial role in shaping investor attitudes and behaviors towards investment decisions.

6.6.3 H3: There is a positive relationship between investors attitude towards the stock market and their intention to invest.

		Intention to earn profit
Attitude	Pearson Correlation	.654**
	Sig. (2-tailed)	.000
	N	103

Source: Primary data analysis

INTERPRETATION:

The correlation analysis supports hypothesis H3, revealing a significant positive correlation between investors' attitude towards the stock market and their intention to invest ($r = 0.654$, $p < 0.001$). This indicates that a more positive attitude towards the stock market corresponds to a stronger intention to earn profit among investors. In essence, investors who hold favorable perceptions and attitudes towards the stock market are more motivated to engage in investment activities aimed at earning profit. This finding underscores the importance of investors' attitudes in driving their investment decisions and highlights the role of positive sentiment in fostering increased participation in the stock market.

4.7 REGRESSION ANALYSIS:

4.7.1 TO TEST PERCEIVED RISK, PERCEIVED RETURN, TRUST, MORALITY ARE THE SIGNIFICANT FOR INTENTION TO EARN PROFIT

Regression Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	3.926	.429		9.147	.000
	Perceived risk	.141	.138	.145	1.026	.308
	Perceived returns	.146	.156	.158	.935	.352
	Trust	.148	.149	.151	.869	.428
	Morality	.152	0.156	.146	.856	.321
Dependent Variable: Intention to earn profit						

Source: Primary data analysis

INTERPRETATION:

The regression analysis aimed to assess the influence of perceived risk, perceived return, trust, and morality on investors' intention to earn profit in the stock market. The results indicate that none of these factors have a statistically significant impact on investors' profit-seeking behavior. The constant term, representing the expected value of intention to earn profit when all independent variables are zero, is highly significant,

suggesting that there are other unaccounted factors contributing to investors' profit-seeking intentions.

Perceived risk, perceived return, trust, and morality, while often considered important determinants in investment decision-making, did not demonstrate significant predictive power in this analysis. This finding may imply that in the context of this study, investors' profit-seeking behavior is influenced by other factors not captured by perceived risk, perceived return, trust, and morality alone. Factors such as individual risk tolerance, market conditions, economic outlook, or personal investment goals may play a more substantial role in shaping investors' intentions to earn profit in the stock market.

These results highlight the complexity of investor decision-making and suggest that a more comprehensive understanding of the factors influencing investment behavior is necessary to accurately predict investors' profit-seeking intentions. Further research incorporating additional variables or exploring different methodologies may provide deeper insights into the drivers of investors' behavior in pursuit of profit in the stock market.

CHAPTER 5 DISCUSSION OF RESULTS & MANAGERIAL IMPLICATIONS

5.1 Discussion of the Results & Management Implication

Findings of the study:

- The majority of respondents (79.6%) are in the 18-25 age group, with a smaller representation from older age groups. Men constitute the majority (70.9%) of the respondents.
- A significant portion of respondents are well-educated, with 50.5% holding postgraduate degrees and 37.9% holding undergraduate degrees.
- Many respondents entered the stock market through friends (43.7%) or by themselves (38.8%), with fewer using brokers or agencies. A large majority (74.8%) operate independently in the stock market.
- Stocks are the most preferred investment option (47.6%), followed by mutual funds (32.0%). Other options like fixed deposits, real estate, and gold/silver are less popular.
- Respondents generally view stock market risk as manageable. Confidence in managing risks and perceiving the market as stable has moderate agreement, with an overall perceived risk mean score of 3.66.
- There is a moderate to slightly positive level of trust in various aspects of the stock market, including the reliability of financial institutions and the regulatory framework, with an overall trust mean score of 3.598.
- The primary motivation for investing is to earn profit. Respondents actively seek high-return opportunities and closely monitor market trends, with an overall intention mean score of 3.89.
- Contrary to the hypothesis, there is a positive correlation between perceived risk and the intention to earn profit ($r = 0.468$). This suggests that higher perceived risk may actually increase the intention to earn profit.
- There is a strong positive correlation between trust in the stock market and the intention to earn profit ($r = 0.734$). Higher trust levels lead to more favourable investment behaviours.
- A positive attitude towards the stock market significantly correlates with the intention to earn profit ($r = 0.654$).
- The regression analysis found that perceived risk, perceived return, trust, and morality did not have a statistically significant impact on the intention to earn

profit. This implies that other factors not captured in these variables might influence profit-seeking behaviour in the stock market.

Suggestions

Based on the comprehensive analysis conducted on various aspects of investor attitudes and intentions towards stock market investments with a focus on Geojit Financial Services Ltd. in Honnavar, several general suggestions emerge. Firstly, it is crucial to adopt a continuous monitoring and improvement approach, regularly assessing investor satisfaction metrics across financial literacy, risk perception, trust, investment preferences, and customer service, and implementing targeted initiatives to enhance investor confidence and engagement. A customer-centric approach should be prioritized throughout the services, tailoring financial products, educational programs, marketing strategies, and advisory services to align with investor expectations and preferences. Integrated marketing communications are essential, combining traditional and digital strategies to create consistent and impactful investor experiences.

Maintaining a strong focus on financial literacy and risk management education, communicating the value proposition of diverse investment options effectively, engaging with local investor communities, investing in employee training and development, and fostering a culture of transparency and trust are also critical strategies. By implementing these suggestions, Geojit Financial Services Ltd. can not only enhance overall investor satisfaction but also strengthen investor loyalty and maintain a competitive edge in the financial services market.

Conclusion

The research highlights that young, educated male investors, particularly those aged 18-25 with postgraduate degrees, dominate stock market participation, showing a strong preference for stocks and mutual funds. Positive attitudes towards the stock market and high levels of trust significantly enhance investment intentions, indicating that these factors are crucial for fostering active investor engagement. Interestingly, perceived risk does not deter investment; rather, it may encourage investors to seek higher returns. The regression analysis, however, suggests that perceived risk, returns,

trust, and morality do not significantly impact profit-seeking behavior, pointing to the potential influence of other factors such as individual risk tolerance and market conditions. These findings underscore the need for financial advisors and policymakers to focus on building trust and positive sentiment in the stock market, thereby creating a more supportive environment for investors.

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Geojit Financial Service Ltd (official website)

Annexure

Hello, I'm Veniston Rodrigues, and I am a student at ST ALOYSIUS COLLEGE (AUTONOMOUS), MANGALORE, and I am conducting research on **"A STUDY ON ATTITUDE AND INTENTION OF INVESTORS INVESTING IN THE STOCK MARKET "**. Please take a few minutes to complete this form and share your feedback. Rest assured that all responses will be kept strictly confidential and used only for academic research purposes. **Your personal information will never be disclosed to a third party**

Hello, I'm Veniston Rodrigues, and I am a student at ST ALOYSIUS COLLEGE (AUTONOMOUS), MANGALORE, and I am conducting research on Investors perception towards stock market. Please take a few minutes to complete this form and share your feedback. Rest assured that all responses will be kept strictly confidential and used only for academic research purposes. Your personal information will never be disclosed to a third party.

1.Name(optional):

2. Gender:

- Male
- Female
- Others

3. Age:

- 18-25 year
- 26-30 year
- 31-45 year
- 46 and above

4. Educational qualification

- Matriculate
- Higher education
- Undergraduate
- Postgraduate

5 How did you entered in the stock market operation

- Self
- Agency
- Friend
- Broker
- c. Through Media

6 How you Operate in stock market

- Independent
- Through Broker
- From Agency office

7. What investment option are you considering?

- Stock
- Mutual fund
- Saving A/C
- Real Estate
- Gold/Silver
- Insurance
- Fixed Deposits
- Share Debenture

Perceived Risk:

1. To what extent do you believe that investing in the stock market is associated with minimal risk?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

2. How confident are you in your ability to manage and mitigate potential risks when participating in the stock market?

- Not at all confident
- Slightly confident
- Moderately confident
- Very confident
- Extremely confident

3. Do you perceive the stock market as a stable and secure investment option?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

4. To what extent do you believe that the potential downsides of investing in the stock market are manageable and controllable?

- Very manageable
- Moderately manageable
- Slightly manageable
- Not at all manageable

5. How likely do you think it is that your investments in the stock market will result in financial losses?

- Very Unlikely
- Unlikely
- Neutral
- Likely
- Very Likely

Perceived Return:

1. How optimistic are you about the potential returns from your investments in the stock market?

- Extremely Pessimistic
- Pessimistic
- Neutral
- Optimistic
- Extremely Optimistic

2. To what extent do you believe that investing in the stock market has the potential for significant financial gains?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

3. Do you consider the stock market as a lucrative investment option for achieving your financial goals?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

4. How confident are you that your investments in the stock market will generate positive returns in the long run?

- Not at all confident
- Slightly confident
- Moderately confident
- Very confident
- Extremely confident

5. To what extent do you believe that the potential rewards of investing in the stock market outweigh the associated risks?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

Trust:

1. How much trust do you place in the information provided by financial advisors regarding stock market investments?

- No trust at all
- Low trust
- Moderate trust
- High trust
- Complete trust

2. To what extent do you trust the reliability of financial institutions in managing your investments in the stock market?

- No trust at all
- Low trust
- Moderate trust
- High trust
- Complete trust

3. How confident are you in the transparency of the stock market, ensuring fair and ethical practices?

- Not at all confident
- Slightly confident
- Moderately confident
- Very confident
- Extremely confident

4. Do you believe that the regulatory framework in place for the stock market instils a sense of trust and security for investors?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

5. How much do you trust the overall stability of the stock market in protecting your investments from unforeseen challenges?

- No trust at all
- Low trust

- Moderate trust
- High trust
- Complete trust

Attitude

1. How positively do you view the stock market as a vehicle for wealth accumulation and financial growth?

- Extremely negatively
- Negatively
- Neutral
- Positively
- Extremely positively

2. To what extent do you believe that investing in the stock market aligns with your long-term financial objectives?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

3. How optimistic are you about the overall performance of the stock market in the coming years?

- Extremely Pessimistic
- Pessimistic
- Neutral
- Optimistic
- Extremely Optimistic

4. Do you have a positive attitude towards the stock market's role in fostering economic growth and development?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

5. To what extent do you view the stock market as a valuable and essential component of a diversified investment portfolio?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree



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