

Investment Behaviour of Individual Investor and their Expectation on Securities Exchange

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Received Date: 16 February 2022

Revised Date: 06 March 2022

Accepted Date: 12 March 2022

Abstract: *This review expects to comprehend the conduct of the singular financial backers in securities exchange with uncommon reference to Coimbatore area. A survey is conveyed to gather the information from the singular financial backers. The respondents were ordered with various segment factors like Gender, Age, Marital Status, Occupation, Income, Family type and size, etc. The significant roads of individual venture choice in Coimbatore locale. The concentrate additionally set off to discover the thought processes of interest in securities exchange like venture period, roads of speculation, insight about speculation and generally mindfulness about venture decision.*

Keywords: *Stock Market, Avenues, Perception, Sources, investment.*

I. INTRODUCTION

Securities exchange is a game plan where value portions of organizations are purchased and sold by the members. The members can be financial backers and merchants. The financial backers for the most part have a drawn-out skyline at the top of the priority list and advantage from capital value increase over the given time frame. Merchants, notwithstanding, procure benefits by taking advantage of little value changes in value shares which generally keep going for a couple of moments to the entire exchange. The financial exchange alludes to the assortment of business sectors and trades where normal exercises of purchasing, selling, and issuance of portions of freely held organizations happen. There can be numerous stock exchanging scenes a nation or an area which permit exchanges in stocks and different types of protections.

In India, the Bombay Stock Exchange (BSE) and National Stock Exchange (NSE) are the significant stages where the vast majority of the stock exchanging occurs. Here, the purchasers and venders place orders through dealers who utilize web-based exchanging administrations. The settlement cycle follows the T+2 design. In this, the exchanges are executed on Day 1 and the members accept their portions/deals continues following two working days from Day 1.

BSE (Bombay Stock Exchange): BSE is the most established and the quickest stock trade. BSE is an ideal decision for novices or financial backers who are searching for consistent, generally safe ventures. NSE (National Stock Exchange): NSE is the main stock trade and was the primary stock trade that offered a screen-based framework for exchanging. It carried straightforwardness to Indian market exchanging with a completely coordinated plan of action that gives great information and administrations. NSE has a high exchanging volume than other stock trades. NSE is a decent choice for financial backers who face high challenges.

II. REVIEW OF LITERATURE

Sumandiran Prithiviraj, Gokul G (2016) This paper intends to discover the conduct of individual financial backers from Coimbatore city towards accessible venture roads in Indian monetary sectors. This additionally dissect factors influencing the Investment choice and to discover the danger resilience level of individual financial backers as for segment factors.

K. Parimalakanthi and Dr. M. Ashok Kumar (2015) This paper means to discover the conduct of individual financial backers of Coimbatore city opposite accessible speculation roads in the Indian monetary business sectors. The main considerations behind a speculation are the security of chief sum, liquidity, pay steadiness, and appreciation. This review has driven the analyst to infer that a large portion of the financial backers of Coimbatore city favor bank stores followed by interests in gold and silver.

Arup Kumar Sarkar and Dr. Tarak Nath Sahu (2018) The review is an examination of speculation conduct of individual financial backers of securities exchange to enquire whether there is any effect of three free factors specifically Demographic

Factors, Awareness and Perceived Risk Attitude on only one ward variable Investment Behavior. The review has gathered essential information from 400 haphazardly chose individual financial backers of securities exchange. The investigation discovers that the mindfulness levels of the singular financial backers are on moderate level and monetary mindfulness is more than social learning.

III. OBJECTIVES OF THE STUDY

- To concentrate on the financial backers conduct in securities exchange of Coimbatore area.
- The focal point of the review is to decide the variables of individual financial backer conduct in Indian monetary market.
- To list the Investment avenues accessible.
- To know demographic factor on investment behaviour.

IV. RESEARCH METHODOLOGY

The review depends on essential information that have been gathered from 60 respondents arbitrarily chose individual financial backers of securities exchange from Coimbatore region through an organized Questionnaire. For this review we have gathered the necessary information during December 2020 to January 2021. Optional information has likewise been utilized for this review. Rate strategy is utilized for examining the accumulated data.

V. LIMITATION OF THE STUDY

- This study is limited to 60 financial backers.
- The survey is conducted in only city.
- The studies have been conducted to analyse some factors effecting investment behaviour of investors.

Table 1: Data Analysis : Gender

Gender	No of Respondents	Percentage
Male	54	90
Female	6	10

Majority of the respondents were male (90%)

Table 2: Age

Age	No of Respondents	Percentage
Below 20	5	8.3
21-30	15	25
31-40	20	33.3
41-50	11	18.4
Above 50	9	15

Majority of the respondents were having an age group of 31 – 40 (33.3 %)

Table 3: Marital Status

Marital Status	No of Respondents	Percentage
Single	49	81.67
Unmarried	11	18.33

Majority of the respondents were Married (81.67%)

Table 4: Educational Qualification

Educational Qualification	No of Respondents	Percentage
UG	17	28.3
PG	18	30
Above PG	20	33.3
Metric	5	8.4

Most of the respondents 33.3% of the respondents were Above PG level.

Table 5: Occupation

Occupation	No of Respondents	Percentage
Businessman	15	25
Professionals	7	11.67
Govt. Employees	10	16.67
Students	6	10
Pvt. Employees	14	23.3
Pensioner	8	13.3

The above table shows that the 23.3% of respondents were Private Employees.

Table 6: Month to Month Income

Monthly income	No of Respondents	Percentage
Below ₹ 40000	8	13.3
₹ 40000 - ₹80000	12	20
₹ 80000 - ₹ 120000	19	31.67
₹ 120000 - ₹ 150000	11	18.3
Above ₹ 150000	10	16.67

The above indicates that 31.67% were getting monthly income from ₹ 80000 - ₹ 120000.

Table 7: Family Type

Family Type	No of Respondents	Percentage
Joint	27	45
Nuclear	33	55

55% of the respondents were Nuclear Family.

Table 8: Earning Members

Earning Members	No of Respondents	Percentage
One	21	35
Two	28	46.67
More than Two	11	18.33

46.67% of respondents family has two earning members.

Table 9: Residence Type

Residence Type	No of Respondents	Percentage
Own	26	43.3
Rented	31	51.67
Others	3	5

Majority of the respondents i.e 51.67% were living in a rented house.

Table 10: Level of Luxury

Level of Luxury	No of Respondents	Percentage
Upper Level	19	31.67
Middle Level	35	58.33
Lower Level	6	10

Most of the respondents were middle level (58.33%) in the level of luxury.

Table 11: Investment Period

Investment Period	No of Respondents	Percentage
Less than 1 year	7	11.67
1 - 2 year	19	31.67
2 - 5 year	23	38.33
More than 5 year	11	18.33

38.33% of the respondents were investing in stock market for since 2 – 5 year.

Table 12: Motives of Investment

Motives of Investment	No of Respondents	Percentage
Emergency needs	12	20
Future family needs	15	25
Secure life	14	23.3
Growth in Capital	19	31.67

The above table reveals that the 31.67% of the respondents were investing in stock market for the growth in capital.

Table 13: Avenues of Investment Decision

Avenues of Investment decision	No of Respondents	Percentage
Gold & Silver	13	21.67
Stock market	24	40
Insurance	8	13.33
Mutual Funds	6	10
Debentures	9	15

The above table indicated that the 40% of the respondents were investing in stock market for the future profit and needs.

Table 14: Perception About Investment

Perception about Investment	No of Respondents	Percentage
Strongly Aware	43	71.67
Not Aware	17	28.33

71.67% of the respondents were strongly aware about the investment decision.

Table 15: Sources of information about investment

Sources of Information about Investment	No of Respondents	Percentage
Financial Advisor	15	25
Friends	8	13.33
Magazines	13	21.67
Family & Relatives	10	16.67
Own	14	23.33

25% of respondents were investing in Securities Exchange from the guidance of Financial Advisor.

Table 16: Overall Investment Decision

Overall Investment Behaviour	No of Respondents	Percentage
Good	45	75
Average	12	20
Poor	3	5

The overall investment choice of the financial backers in securities exchange was good (75%).

VI. CONCLUSION

The study disclose that the respondents understand the purpose of saving, the motives of investment and source of information for investment decision. The monthly income and the growth in capital are given more important. The individual investors are strongly aware with regards to the speculation choice in financial exchange and the general venture choice is unacceptable level by the singular financial backers in securities exchange.

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