A Study on Investors' Awareness Toward Preferences in Capital Market Investments

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ABSTRACT

The research investigates money market investor preferences through investigation of investor awareness together with financial literacy and risk lenience on investment choices. The research evaluates investment choices based on educational fickles by examining The research investigates money market investor preferences through investigation of investor awareness together with financial literacy and risk lenience on investment choices. The research evaluates investment choices based on educational fickles by examining higher and lower-level investment options. The study gathers survey and interview data from primary sources and uses secondary data from published literature research. Perception of financial concepts enables understandingable investors to allocate funds into multiple investment vehicles including mutual funds together with equities because of their educational attainment. Individuals with basic financial understanding tend to pick defense-oriented investment choices that consist of fixed deposits alongside government securities.

The study shows investors require precise financial education curriculums that provide them with needed financial understanding for better investment practices. According to the research findings investors require investment products that match their personal risk lenience preferences. The initiatives drive market enhancement by delivering educational programs which attract more investors to money markets.

The research data directs policy creators as well as financial institutions and market supervision bodies to develop initiatives that enhance investor participation and financial inclusion. Numerous options derived from this study serve to construct investor trust by improving decision-making quality for an active inclusive money market that promotes financial sector development and stability.

INTRODUCTION

Investment-based financial planning underpins personal money management because it shields financial prospects along with helping people access long-term goals. The money market provides active investors with various investment possibilities which enable them to build both their personal wealth while supporting national economic development. Naivete what controls investor decisions should drive money market participation growth simultaneously with increasing investor naivete about their investment choices. This evaluation examines investment determination factors based on how clients understand their financial abilities and their willingness to accept risks that affects their financial choices.

The selection of correct investment avenues depends greatly on investor possession of financial product knowing and risk evaluation capabilities and comprehensive financial understanding. Understandingable investors usually distribute their investments among stocks and mutual funds along with bonds and government securities for achieving effective risk management and optimal returns. The shortage of financial naivete coupled with weak awareness makes investors select

regular safe choices which hinders their ability to accomplish better financial outcomes. Financial literacy and risk preferences guide investment choices of individuals so this research explores which investment options receive the highest and lowest preferences from investors.

The research examines how higher educational achievements influence investment selection because educated people tend to handle finances better while making their investments more diverse. Primary and secondary data sources allow researchers to detail every factor affecting investor preference selection.

This research aims to give both financial institution officials and market monitoring organizations together with policy makers strategic direction which will let them create specific educational programs and financial products targeting investors with different risk comfort levels. The research finds which elements must improve since they will drive investors to take part in money market operations. The research established an inclusive financial framework built for better efficiency which enables investors to make confident understanding-based financial deals.

LITERATURE REVIEW

Investor Awareness and Decision-Making in Indian Money Markets Sharma, R., & Gupta, M.- The research analysis reveals that naivete of financial topics determines heavily how people make their investment decisions. People with higher financial understanding usually distribute their investments more effectively while those with low financial naivete select risk reduction. Quality research reveals that investors in urban and semi-urban areas exhibit confined naivete about financial issues.

Awareness of Money Market Instruments Das, S. & Mohapatra, S.- The research examined naivete levels of money market tools which included stocks, derivatives and bonds. A majority of investors showed basic awareness regarding equities yet their naivete of derivative complex instruments remained minimal. Financial institutions established their investment education programs based on the level of customer awareness.

An Empirical Study into Investors Preference Towards Investment in Stock Market S. Ramalingeshwara Prasad, Dr. Ravi Aluvala-A research study investigates stock market investment choices from investors. The perceived risks trigger an unwillingness of investors to participate in stock market investments because they lack the necessary understanding.

A Study on Investors' Awareness on Money Market AT JM FINANCIALS, VADLA SRAVANI[1], Harish Chandra (Assistant professor), Dr.K.VEERAIAH (Professor & HOD)-The study analyzed how investors understand the money market tools between stocks and derivatives as well as bonds. Investors displayed sound stock market naivete in the survey outcome but demonstrated deficient naivete of fundamental derivatives. Financial organizations create direct connections between investor awareness metrics to plan their educational programs about investments.

A Study on People Preferences in Investment Behaviour N. Geetha Dr. M. Ramesh-The research examines how investors choose their money market investment options particularly derivatives. The study emphasizes how demographic elements together with risk choices and social network influence investors' decision-making for investments.

Investors' Perceptions and Preferences for Money Market: A Study with Special Reference to Karnataka State Dr. SHIVAKUMAR DEENE Prof. SATYANARAYAN PATHI- Younger investors are showing increased interest in money market instruments with specific emphasis on derivatives even though they lack sufficient product understanding. This research evaluated the naivete and risk-taking behaviour of Indian investors specializing in small individual investments. Through stratified random sampling the researchers collected data from 425 respondents who classified into different age groups and earning brackets and occupational categories.

A study on Investors Preferences towards various investment avenues in Money Market with special reference to Derivatives Dr. K. RAVICHANDRAN-The research conducted by Dr. K. Ravichandran examines how investors choose money market instruments with derivatives as a specific focus in the Indian market. Money market investment carries

notable risk perception among investors although younger individuals express strong interest in derivatives despite their limited naivete of the instruments. The investigation scrutinizes investor recognition of money instruments and their risk behaviour alongside their security strategies. The researcher distributed questionnaires based on a structured design to 100 investors within Chennai for data collection. Research findings establish the need for educating investors who avoid risks to help them reduce actual financial risks and potential financial losses.

RESEARCH GAP

Research studies about investor behavior tend to concentrate on particular perquisite classes combined with urban demographics yet fail to address the various elements affecting rural investors in the money market. Very few comprehensive research exists which studies how investor awareness interacts with financial literacy and risk preferences regarding their perquisite class investments in rural locations. Research has failed to establish how educational achievements influence rural investors' preference selection for their investments and their ordering of preferred and non-preferred investment options. Research requires a unified examination of multiple elements because they help explain how people make investments.

OBJECTIVE

1.   The research investigates which fickles affect investment decisions made in the money market.
2.   To analyse how investor awareness, financial literacy, and risk preferences influence their investment choices across different perquisite classes in the money market.
3.   To identify the most and least preferred investment avenues among investors.
4.   To study the impact of educational qualifications on the investment preferences of investors.

KEY FINDINGS

1.   A majority of surveyed investors belong to the 31-40 age group and include business owners and professional workers.
2.   The naivete of equity investment among retail investors demonstrates considerable variations because many of them lack full naivete of the potential risks alongside their possible returns.
3.   Most investors depend heavily on financial advisors together with online resources when selecting investments.
4.   Investments of 5-10% make up 43% of cases while investments greater than 20% represent just 9% of all investor funds.
5.   Investors consider market along with credit risk to be their principal concerns according to 82% of survey respondents who seek money market risk reduction.
6.   Friends and relatives stand as the primary influencers concerning investment decisions through their influence on 40% of investors while financial experts and newspapers share a joint second position with 49%.
7.   A considerable number of participants select wealth maximization instruments which they believe show slow growth in derivatives markets while stock index futures represent their preferred instruments (29%).

TERMINOLOGIES

1.   **R (Correlation Coefficient):** The correlation coefficient means that both the ability and direction of the coupling between two fickle scale.

Range: -1 to +1

- **+1:** Perfect positive connection
- **-1:** Perfect negative connection
- **0:** No connection

2.   **R Squared (R^2 or Coefficient of Determination):** The measure shows how much difference in the conditional fickle results against changes in the detached fickles.

Range: 0 to 1
- 0: No variance is explained
- 1: All variance is explained

3.   **Adjusted R Squared:** Adjusted R² means that a modified R² price which considers the number of indications to circumvent predictionamendments from avoid too many fickle scales.

4.   **Std.amendment of the Evaluation:** It determines the normal measure of length between true details points and led predictions.

5.   **Sum of Squareds (SS):** The analysis shows the amount of difference present in the conditional fickle.

6.   **df (Degrees of Freedom):** The number of fluctuating parameters that appear during the assessment of statistical values provides as an sign.

7.

8.   **Mean Squared (MS):** A mean because derives from cunning the squared of every number or arbitrary fickle then splitting by its amount is known as the normal deviation.

9.   **F (F-statistic):** A statistical approach used to evaluate differences in variance across multiple groups exists. A representation fits well when it shows a high F-value.

10.   **Sig. (Significance or p-value):** The statistical approach calculates how likely researchers would observe findings this unusual or more unusual than the experiment results while maintaining the null actuality validity. Statistical significance exists when the Sig. (p-value) reaches a value better than 0.05.

11.   **DifferentB (Coefficients):** The unadjusted coefficients determine how each independent factor influences the dependent fickle. This information shows the dependent fickle will shift by a specific value when the independent fickle registers a unit alteration.

12.   **Standardamendment (SE):** A statistical concept that evaluates the spread of sample-derived values in relation to population actual values. When the standardamendment is small the coefficient reveals its evaluation with higher precision.

Formula: $SE = \sqrt{MSE} \div Sum\ of\ squares$

13.   **Standardized Coefficients (Beta):** Conversion of coefficients into standardized form through unit removal enables fickle comparison. Beta represents the standardized value that identifies how important each predictor fickle is to explain the dependent outcome.

Range: **-1 to +1**
- Higher Beta: Greater influence on the dependent fickle.
- Lower Beta: Lesser influence on the dependent fickle.

14.   **t (t-statistic):** The t-test functions as a statistical tool for detecting meaningful group differences between sample averages and hypothetical values while operating under situations of unknown population deviation or small sample size. Extended connections between fickles and outcome measurements are shown by higher t-values.

Formula: $t = B \div SE$

RESULT

Objective 1 The research investigates which fickles affect investment decisions made in the money market.

Factors/Removed

Represe ntation	Factors	Factors Removed	Approach
1	I prefer making investment decisions based on educational content available through online courses, podcasts, and social broadcasting platforms., I prefer using digital platforms, robo-advisors, and mobile trading apps due to their convenience and transparency when making investment decisions in the money market., I am inclined to invest in high-risk, high-reward perquisites such as cryptocurrencies, NFTs, and speculative stocks when exploring opportunities in the money market., I would rather invest through trading approachs which provide rapid returns instead of waiting for extended periods using systematic investment plans (SIPs) and exchange-traded funds (ETFs).	.	Enter

a. Dependent fickle: obj1res

b. All requested factors.

Representation Summary

Representation	R	R Squared	Adjusted R Squared	Std.amendment of the Evaluation
1	1.000	1.000	1.000	.00000

a. Indications: (Constant), I prefer making investment decisions based on educational content available through online courses, podcasts, and social broadcasting platforms., I prefer using digital platforms, robo-advisors, and mobile trading apps due to their convenience and transparency when making investment decisions in the money market., I am inclined to invest in high-risk, high-reward perquisites such as cryptocurrencies, NFTs, and speculative stocks when exploring opportunities in the money market., I would rather invest through trading approaches which provide rapid returns instead of waiting for extended periods using systematic investment plans (SIPs) and exchange-traded funds (ETFs).

ANOVA

Representation		Sum of Squareds	df	Mean Squared	F	Sig.
1	Reversion	15.027	4	3.757	.	.[b]
	Surplus	.000	95	.000		
	Total	15.027	99			

a. Dependent Fickle: obj1res

b. Indications: (Constant), I prefer making investment decisions based on educational content available through online courses, podcasts, and social broadcasting platforms., I prefer using digital platforms, robo-advisors, and mobile trading apps due to their convenience and transparency when making investment decisions in the money market., I am inclined to invest in high-risk, high-reward perquisites such as cryptocurrencies, NFTs, and speculative stocks when exploring opportunities in the money market., . I would rather invest through trading approaches which provide rapid returns instead of waiting for extended periods using systematic investment plans (SIPs) and exchange-traded funds (ETFs).

Coefficients

Representation		Different Coefficients		Standardized Coefficients		
		B	Std. amendment	Beta	t	Sig.
1	(Constant)	1.776E-15	.000		.	.
	I prefer using digital platforms, robo-advisors, and mobile trading apps due to their convenience and transparency when making investment decisions in the money market.	.250	.000	.513	.	.
	I am inclined to invest in high-risk, high-reward perquisites such as cryptocurrencies, NFTs, and speculative stocks when exploring opportunities in the money market.	.250	.000	.321	.	.
	I would rather invest through trading approachs which provide rapid returns instead of waiting for extended periods using systematic investment plans (SIPs) and exchange-traded funds (ETFs).	.250	.000	.482	.	.
	I prefer making investment decisions based on educational content available through online courses, podcasts, and social broadcasting platforms.	.250	.000	.497	.	.

a. Dependent Fickle: obj1res

ACTUALITY

Question 1: I prefer using digital platforms, and mobile trading apps due to their convenience and transparency when making investment decisions in the money market.

Null Actuality (H₀):

A lack of meaningful connections exists between users' preference for digital platforms and mobile trading apps and their assessment of market-related investment decisions.

Alternative Actuality (H₁):

People who prefer digital platforms with mobile trading apps show stronger connections between their preference and the perceived convenience and transparency of investments in the money market.

To test particular aspects such as user accessibility or data speed or system security you must refine your actuality:

1.   **H₀:** The preferences for digital platforms and mobile trading apps in investment decisions are not substantially impacted by convenience and transparency elements.
H₁: The preferences for digital platforms and mobile trading apps in investment decisions are substantially impacted by convenience and transparency elements.

2.   **H₀:** The use of digital platforms and mobile trading apps affects not considerably enhance investment efficiency in   the   money   market.
H₁: The use of digital platforms together with mobile trading apps boost investment efficiency in the money market through their implementation.

Question 2: I am inclined to invest in high-risk, high-reward perquisites such as Cryptocurrencies, NFTs, and speculative stocks when exploring opportunities in the money market.

Null Actuality (H₀):

Investors who show willingness to invest money in volatile perquisites like Cryptocurrencies, NFTs and speculative stocks do not considerably influence their search activities in money market opportunities.

Alternative Actuality (H₁):

People who opt to invest in high-risk high-reward perquisites exhibit a considerable connection with their search for money market opportunities involving Cryptocurrencies and NFTs and speculative stock investments.

Analysis of particular factors affecting investment inclination requires examination through these options:

1.   **H₀:** Risk lenience together with expected returns show no meaningful correlation to the willingness of investors to   invest   in   risky   ventures   during   money   market   exploration.
H₁: Risk lenience together with expected returns show meaningful correlation to the willingness of investors to invest in risky ventures during money market exploration.

2.   **H₀:** Awareness of market trends and technological advancements affects not considerably affect the preference for   investing   in   Cryptocurrencies,   NFTs,   and   speculative   stocks.

H₁: The Awareness of market trends and technological progress strongly influences the decision to invest in Cryptocurrencies, NFTs and speculative stocks.

Question 3: I would rather invest through trading approachs which provide rapid returns instead of waiting for extended periods using systematic investment plans (SIPs) and exchange-traded funds (ETFs).

Null Actuality (H₀):

A considerable number of people do not prefer trading for fast returns over the steady wealth-building capabilities of Systematic Investment Plans (SIPs) and Exchange-Traded Funds (ETFs).

Alternative Actuality (H₁):

Many people choose short-term trading over the steady growth which comes from SIPs and Exchange-Traded Funds (ETFs) investments.

Testing particular factors affecting preference requires an adjusted actuality when investigating risk appetite as well as investment understanding and financial targets.:

1.   **H₀:** The preference for quick returns through trading affects not depend on risk appetite and financial goals for making investments between SIPs and ETFs.
H₁: A person's risk lenience together with their financial targets plays a major role in choosing imbroadcastingte trading profits instead of sustaining their investments through SIPs and ETFs.

2.   **H₀:** The preference for trading over SIPs and ETFs is not considerably affected by the investor's perception of market volatility.
H₁: The preference for trading over SIPs and ETFs is considerably affected by the investor's perception of market volatility.

Question 4: I prefer making investment decisions based on educational content available through online courses, podcasts, and social broadcasting platforms.

Null Actuality (H₀):

There is no considerable connection between the preference for making investment decisions and the availability of educational content through online courses, podcasts, and social broadcasting platforms.

Alternative Actuality (H₁):

The preference for making investment decisions shows a meaningful connection to the availability of educational content delivered through online courses besides podcasts and social broadcasting platforms.

The study of particular factors including digital content trust, financial understanding and ease of access requires using these specific hypotheses:

1.   **H₀:** The level of trust in digital educational materials remains unperturbed when making investment choices.
H₁: Digital educational content trust acts as a key determinant for investment decision creation.

2.   **H₀:** The financial understanding acquired by people through online courses and podcasts together with social broadcasting platforms affects not lead to notable changes in their investment behaviour.
H₁: People who learn financial literacy through online courses podcast content as well as social broadcasting networks strongly influence their decision-making process for investing.

3.   **H₀:** Ease of access to educational content affects not considerably influence the preference for making investment decisions.

H₁: Ease of access to educational content considerably influences the preference for making investment decisions.

Objective 2: To analyze how investor awareness, financial literacy, and risk preferences influence their investment choices across different perquisite classes in the money market.

Factors/Removed

Representation	Factors	Factors Removed	Approach
1	My naivete of financial concepts (e.g., stocks, bonds, mutual funds) helps me make informed investment choices., I am comfortable taking higher risks in my investments to achieve potentially higher returns., I diversify my investments across different perquisite classes (e.g., equities, debt, real estate) based on my financial understanding and risk appetite., I obtain information about perquisite categories including stocks bonds and mutual funds through diverse sources like company websites and newspapers before planning my investments.	.	Enter

a. Dependent Fickle: obj2res

b. All requested factors.

Representation Summary

Representation	R	R Squared	Adjusted R Squared	Std.amendment of the Evaluation
1	1.000ᵃ	1.000	1.000	.00000

a. Indications: (Constant), My naivete of financial concepts (e.g., stocks, bonds, mutual funds) helps me make informed investment choices., I am comfortable taking higher risks in my investments to achieve potentially higher returns., I diversify my investments across different perquisite classes (e.g., equities, debt, real estate) based on my financial understanding and risk appetite., I obtain information about perquisite categories including stocks bonds and mutual funds through diverse sources like company websites and newspapers before planning my investments.

ANOVA

Representation		Sum of Squareds	df	Mean Squared	F	Sig.
1	Reversion	12.782	4	3.195	.	.ᵇ
	Surplus	.000	95	.000		
	Total	12.782	99			

a. Dependent Fickle: obj2res

b. Indications: (Constant), My naivete of financial concepts (e.g., stocks, bonds, mutual funds) helps me make informed investment choices., I am comfortable taking higher risks in my investments to achieve potentially higher returns., I diversify my investments across different perquisite classes (e.g., equities, debt, real estate) based on my financial understanding and risk appetite., I obtain information about perquisite categories including stocks bonds and mutual funds through diverse sources like company websites and newspapers before planning my investments.

Coefficients

Representation		DifferentCoefficients		Standardized Coefficients		
		B	Std.amendment	Beta	t	Sig.
1	(Constant)	-4.219E-15	.000		.000	1.000

I obtain information about perquisite categories including stocks bonds and mutual funds through diverse sources like company websites and newspapers before planning my investments.	250	.000	.349	336270316.576	.000
I diversify my investments across different perquisite classes (e.g., equities, debt, real estate) based on my financial understanding and risk appetite.	250	.000	.592	573669254.070	.000
I am comfortable taking higher risks in my investments to achieve potentially higher returns.	250	.000	.584	564700557.207	.000
My naivete of financial concepts (e.g., stocks, bonds, mutual funds) helps me make informed investment choices.	250	.000	.349	335763815.579	.000

a. Dependent Fickle: obj2res

ACTUALITY

Question 1: I obtain information about perquisite categories including stocks bonds and mutual funds through diverse sources like company websites and newspapers before planning my investments.

Null Actuality (H_0):

There is no considerable connection between actively seeking information from various sources (such as company websites, newspapers, etc.) and making informed investment decisions about different perquisite classes (e.g., stocks, bonds, mutual funds).

Alternative Actuality (H_1):

Investors who actively search information from multiple sources through company websites and newspapers show a strong tendency to make understandingable investment choices in stock, bond and mutual fund classes.

To study particular factors including information accuracy along with source reliability and investor confidence use these specific hypotheses:

1. H_0: Investment decisions for various perquisite classes do not display any considerable impact based on the reliability of information sources.
H_1: Different perquisite class investment decisions heavily depend on the reliability of information sources.

2.   **H₀:** The frequency of seeking information about different perquisite classes affects not considerably affect the quality   of   investment   decisions.
H₁: The investment decision quality depends heavily on the frequency by which investors obtain information about different perquisite classes.

3.   **H₀:** Investor confidence is not considerably influenced by the variety of sources consulted before making investment   decisions.
H₁: Investor confidence is considerably influenced by the variety of sources consulted before making investment decisions.

Question 2: I diversify my investments across different perquisite classes (e.g., equities, debt, real estate) based on my financial understanding and risk appetite.

Null Actuality (H₀):

There is no considerable connection between financial understanding and risk appetite and the decision to diversify investments across different perquisite classes (e.g., equities, debt, real estate).

Alternative Actuality (H₁):

A vital connection exists between financial naivete and investment risk lenience as well as the selection of various investment categories such as stocks, bonds and property.

To examine individual components including financial literacy and risk perception and investment objectives you should study these specified research hypotheses:

1.   **H₀:** Financial understanding affects not considerably influence the diversification of investments across different perquisite   classes.
H₁: Financial understanding and its naivete strongly affect the way investors allocate their investments into various perquisite categories.

2.   **H₀:** Investors' lenience for risk affects not substantially influence their decision to spread funds across multiple investment   perquisite   classes.
H₁: The level of risk one is willing to tolerate determines their decision to spread investments throughout different types of perquisites.

3.   **H₀:** Financial targets play no meaningful role when deciding to spread investments across stock, bond and real estate   perquisites.
H₁: Financial targets play no meaningful role when deciding to spread investments across stock, bond and real estate perquisites.

Question 3: I am comfortable taking higher risks in my investments to achieve potentially higher returns.

Null Actuality (H₀):

There is no considerable connection between the willingness to take higher risks and the expectation of achieving potentially higher returns in investments.

Alternative Actuality (H₁):

There is a considerable connection between the willingness to take higher risks and the expectation of achieving potentially higher returns in investments.

1.   **H₀:** Investment experience affects not considerably influence the willingness to take higher risks for potentially higher   returns.

H₁: Individuals who have gained experience through investment decisions possess greater willingness to face elevated risks for potential larger financial outcomes.

2.   **H₀:** Financial understanding affects not considerably affect the comfort level with taking higher risks for potentially   higher   returns.
H₁: Understanding about finances influences individual comfort when taking risks to achieve greater potential financial gains.

3.   **H₀:** Risk lenience affects not considerably impact the preference for taking higher risks in pursuit of higher returns.
H₁: Individual risk lenience determines how much someone will take on risky investments to seek increased returns.

Question 4: My naivete of financial concepts (e.g., stocks, bonds, mutual funds) helps me make informed investment choices.

Null Actuality (H₀):

The level of financial naivete about stocks bonds and mutual funds has no influence on how well an investor selects their investments.

Alternative Actuality (H₁):

People with a solid grasp of financial ideas such as stocks bonds and mutual funds make better decisions concerning their investments.

Select one of these specific hypotheses which investigates financial literacy combined with decision-making competence and investment outcomes to conduct research about them:

1.   **H₀:** Understanding of financial matters shows no substantial impact on the capability to choose investments wisely.
H₁: Financial naivete directly affects the quality of decision-making for investment purposes.

2.   **H₀:** Naivete various investment perquisites at different levels affects not influence investment decision quality.
H₁: Naivete different perquisite classes to diverse depths creates a direct impact on decision quality regarding investments.

3.   **H₀:** An individual's understanding of financial concepts affects not considerably impact their investment performance.
H₁: A person's comprehension of financial principles affects their investment achievement strongly.

Objective 3: The research determines which investment avenues investors prefer most and prefer least.

Factors/Removed

Representation Factors	Factors Removed	Approach

| 1 | I adjust my investment choices based on prevailing market trends and expert predictions., I prioritize investment avenues that offer easy liquidity, even if it means compromising on potential returns., I prefer investing in traditional perquisite classes such as fixed deposits and government bonds over modern alternatives., I am interested in dividend-paying stocks together with rental properties because these options generate dependable passive income. | | Enter |

a. Dependent Fickle: obj3res

b. All requested factors.

Representation Summary

Representation	R	R Squared	Adjusted R Squared	Std.amendment of the Evaluation
1	1.000ᵃ	1.000	1.000	.00000

a. Indications: (Constant), I adjust my investment choices based on prevailing market trends and expert predictions., I prioritize investment avenues that offer easy liquidity, even if it means compromising on potential returns., I prefer investing in traditional perquisite classes such as fixed deposits and government bonds over modern alternatives., I am interested in dividend-paying stocks together with rental properties because these options generate dependable passive income.

ANOVA

Representation		Sum of Squareds	df	Mean Squared	F	Sig.
1	Reversion	10.115	4	2.529	.	.[b]
	Surplus	.000	95	.000		
	Total	10.115	99			

a. Dependent Fickle: obj3res

b. Indications: (Constant), I adjust my investment choices based on prevailing market trends and expert predictions., I prioritize investment avenues that offer easy liquidity, even if it means compromising on potential returns., I prefer investing in traditional perquisite classes such as fixed deposits and government bonds over modern alternatives., I am interested in dividend-paying stocks together with rental properties because these options generate dependable passive income.

Coefficients

Representation		DifferentCoefficients		Standardized Coefficients		
		B	Std.amendment	Beta	t	Sig.
1	(Constant)	2.998E-15	.000		.000	1.000
	I prefer investing in traditional perquisite classes such as fixed deposits and government bonds over modern alternatives.	.250	.000	.667	354247964.945	.000
	I prioritize investment avenues that offer easy liquidity, even if it means compromising on potential returns.	.250	.000	.607	323908042.074	.000
	I am interested in dividend-paying stocks together with rental properties because these options generate dependable passive income.	.250	.000	.393	200538425.437	.000

	.250	.000	.392	200550133.032	.000
I adjust my investment choices based on prevailing market trends and expert predictions.					

a. Dependent Fickle: obj3res

ACTUALITY

Question 1: I prefer investing in traditional perquisite classes such as fixed deposits and government bonds over modern alternatives.

Null Actuality (H₀):

Investors do not have a clear preference between traditional perquisite classes (fixed deposits and government bonds) and modern investment choices.

Alternative Actuality (H₁):

People strongly prefer to put their funds into traditional investment vehicles like fixed deposits along with government bonds instead of modern alternatives.

You can explore risk aversion and familiarity and trust of traditional instruments by implementing these specific hypotheses:

1.   **H₀:** Risk avoidance affects not produce substantial changes in the preference of traditional perquisites over contemporary   investment   options.
H₁: Regular investors exhibit risk-averse behaviour which prompts them to choose traditional perquisite classes instead of modern investment alternatives.

2.   **H₀:** Familiarity with traditional investment options affects not considerably impact the preference for fixed deposits   and   government   bonds.
H₁: Understanding of traditional investment opportunities directly affects consumer choices between fixed deposits and government bonds.

3.   **H₀:** Trust in traditional financial instruments affects not considerably affect the choice to invest in fixed deposits and   government   bonds.
H₁: Trust in traditional financial instruments considerably affects the choice to invest in fixed deposits and government bonds.

Question 2: I prioritize investment avenues that offer easy liquidity, even if it means compromising on potential returns.

Null Actuality (H₀):

Investors who value easy liquidity in their investment choice do not alter their priorities regarding potential returns.

Alternative Actuality (H₁):

The need for easy access to investment funds manifests as an inverse connection with the level of acceptable returns.

For examining certain factors like risk lenience as well as financial goals and investment time frame, use these following refined hypotheses:

1. H_0: Risk lenience levels do not affect the decision to choose liquid perquisites instead of greater returns.
H_1: The level of risk one can tolerate determines whether they will choose liquid perquisites instead of higher return opportunities.

2. H_0: Short-term financial goals do not considerably affect the preference for investment avenues offering easy liquidity.
H_1: Short-term financial goals considerably affect the preference for investment avenues offering easy liquidity.

3. H_0: The investment horizon affects not considerably impact the decision to prioritize liquidity over potential returns.
H_1: The duration of an investment affects the choice between keeping funds available or maximizing return possibilities.

Question 3: I am interested in dividend-paying stocks together with rental properties because these options generate dependable passive income.

Null Actuality (H_0):

The preference for investment options such as dividend-paying stocks or rental properties affects not create a connection with the desire to create passive income streams.

Alternative Actuality (H_1):

The preference for investing in dividend-paying stocks or rental properties shows no direct correlation to the need for establishing passive income as a source of income.

To study particular elements like financial safety alongside risk comfort and investment objectives you should use these specified hypotheses:

1.   **H_0:** Financial security affects not considerably influence the inclination toward dividend-paying stocks or rental properties   for   generating   passive   income.
H_1: Financial security becomes a major factor that determines an investor's preference between dividend-paying stocks and rental properties as income-producing perquisites.

2.   **H_0:** Risk lenience affects not considerably impact the preference for investment options that provide passive income.
H_1: The level of risk lenience affects not affect which investment options people choose when generating passive income.

3.   **H_0:** Long-term investment goals do not considerably affect the choice of dividend-paying stocks or rental properties   for   passive   income   generation.
H_1: Long-term financial targets determine which between dividend-paying stocks and rental properties should be chosen to generate passive income.

Question 4: I adjust my investment choices based on prevailing market trends and expert predictions.

Null Actuality (H_0):

The process of adjusting investment choices affects not show meaningful correlation with current market trends or expert forecast predictions.

Alternative Actuality (H$_1$):

The adjustment of investment choices shows a substantial connection to current market patterns and expert prediction behaviours.

For investigating particular factors including market awareness and trust in expert opinions and risk perception one should use these defined hypotheses:

1.   **H$_0$:** Market awareness affects not considerably influence the adjustment of investment choices based on prevailing   trends.
H$_1$: Market awareness considerably influences the adjustment of investment choices based on prevailing trends.

2.   **H$_0$:** Trust in expert predictions affects not considerably affect the decision to adjust investment choices.
H$_1$: Trust in expert predictions considerably affects the decision to adjust investment choices.

3.   **H$_0$:** Risk perception affects not considerably impact the likelihood of adjusting investment choices based on market   trends.
H$_1$: Investors tend to change their investment decisions based on market trends to a greater extent when their perception of risk is considerable.

Objective 4: The researcher explores how investors select their investment options based on their educational attainment levels.

Factors/Removed

Representation	Factors	Factors Removed	Approach
1	I prefer using analytical tools in my investment decisions due to my educational background., I engage in continuous learning through courses and certifications to enhance my investment decision-making process., I apply concepts learned through my educational qualifications to adapt my investment strategy	.	Enter

to market changes., I believe my educational qualifications help me assess and manage investment risks effectively	

a. Dependent Fickle: obj4res

b. All requested factors.

Representation Summary

Representation	R	R Squared	Adjusted R Squared	Std.amendment of the Evaluation
1	1.000ᵃ	1.000	1.000	.00000

a. Indications: (Constant), I prefer using analytical tools in my investment decisions due to my educational background., I engage in continuous learning through courses and certifications to enhance my investment decision-making process., I apply concepts learned through my educational qualifications to adapt my investment strategy to market changes., I believe my educational qualifications help me assess and manage investment risks effectively

ANOVA

Representation		Sum of Squareds	df	Mean Squared	F	Sig.
1	Reversion	9.190	4	2.297	.	.ᵇ
	Surplus	.000	95	.000		
	Total	9.190	99			

a. Dependent Fickle: obj4res

b. Indications: (Constant), I prefer using analytical tools in my investment decisions due to my educational background., I engage in continuous learning through courses and certifications to enhance my investment decision-making process., I apply concepts learned through my educational qualifications to adapt my investment strategy to market changes., I believe my educational qualifications help me assess and manage investment risks effectively

Coefficients

Representation		DifferentCoefficients		Standardized Coefficients		
		B	Std.amendment	Beta	t	Sig.
1	(Constant)	2.220E-16	.000		.	.
	I believe my educational qualifications help me assess and manage investment risks effectively	.250	.000	.410	.	.
	I apply concepts learned through my educational qualifications to adapt my investment strategy to market changes.	.250	.000	.410	.	.
	I engage in continuous learning through courses and certifications to enhance my investment decision-making process.	.250	.000	.408	.	.
	I prefer using analytical tools in my investment decisions due to my educational background.	.250	.000	.675	.	.

a.   Dependent Fickle: obj4res

ACTUALITY

Question 1: I believe my educational qualifications help me assess and manage investment risks effectively.

Null Actuality (H₀):

There is no considerable connection between educational qualifications and the ability to assess and manage investment risks effectively.

Alternative Actuality (H₁):

The connection between educational qualifications and effective investment risk assessment and management poses a considerable direct connection.

These specific hypotheses should be used to study particular factors that involve financial literacy alongside decision-making skills or investment performance:

1.   **H₀:** Financial literacy gained through educational qualifications affects not considerably influence the ability to assess   and   manage   investment   risks.
H₁: Educational qualifications delivering financial literacy skills create substantial impact on a person's abilities to evaluate and control investment risks.

2.   **H₀:** Decision-making skills developed through education do not considerably affect risk management in investments.
H₁: The investment risk management process stands heavily influenced by decision-making capabilities that result from educational experiences.

3.   **H₀:** Educational qualifications do not considerably impact the confidence in managing investment risks.
H₁: Educational qualifications considerably impact the confidence in managing investment risks.

Title: A study on investors' Awareness toward preferences in money market investments

Factors/Removed

Representation	Factors	Factors Removed	Approach
1	obj4res, obj1res, obj2res, obj3res[b]	.	Enter

a. Dependent Fickle: Testresult

b. All requested factors.

Representation Summary

Representation	R	R Squared	Adjusted R Squared	Std.amendment of the Evaluation
1	1.000[a]	1.000	1.000	.00000

a. Indications: (Constant), obj4res, obj1res, obj2res, obj3res

ANOVA

Representation		Sum of Squareds	df	Mean Squared	F	Sig.
1	Reversion	3.171	4	.793	.	.[b]
	Surplus	.000	95	.000		
	Total	3.171	99			

a. Dependent Fickle: Testresult

b. Indications: (Constant), obj4res, obj1res, obj2res, obj3res

Coefficients

Representation		DifferentCoefficients		Standardized Coefficients		
		B	Std.amendment	Beta	t	Sig.
1	(Constant)	3.331E-16	.000		.	.
	obj1res	.250	.000	.544	.	.
	obj2res	.250	.000	.502	.	.
	obj3res	.250	.000	.447	.	.
	obj4res	.250	.000	.426	.	.

a.   Dependent Fickle: Testresult

ACTUALITY

Objective 1: The research investigates which fickles affect investment decisions made in the money market.

Null Actuality (H₀):

There are no considerable factors convincing investment preferences in the money market.

Alternative Actuality (H₁):

There are considerable factors convincing investment preferences in the money market.

The analysis of particular elements such as risk lenience and financial literacy alongside market trends and investment experience requires using the following refined hypotheses:

1.   **H₀:** Risk lenience affects not considerably influence investment preferences in the money market. **H₁:** Risk lenience directly shapes how investors choose to invest in the money market.

2.   **H₀:** Financial literacy affects not considerably affect investment preferences in the money market. **H₁:** The investment choices individuals make in the money market heavily depend on their financial literacy level.

3.   **H₀:** Market trends do not considerably   impact investment preferences in the money market. **H₁:** Trends in the market strongly determine what people invest in when they participate in the money market.

4.   **H₀:** The investments you have made in the past do not impact your choices for current investments. **H₁:** Prior investment experiences shape how people approach investing at present.

Objective 2: To analyze how investor awareness, financial literacy, and risk preferences influence their investment choices across different perquisite classes in the money market.

Null Actuality (H_0):

Investor awareness together with financial literacy and risk preferences show no substantial impact on investment decision-making when selecting between various perquisite classes within the money market.

Alternative Actuality (H_1):

Social awareness together with financial understanding and lenience for risk determine how investors make decisions among various money market investments.

Refined Hypotheses for Specific Factors:

1.   **H_0:** Investor awareness affects not considerably affect investment choices across different perquisite classes in the   money   market.
H_1: The level of investor awareness directly impacts their decisions between various investment perquisite classes that exist within the money market.

2.   **H_0:** The level of financial literacy shows no substantial impact on how investors choose their investment perquisites   within   the   money   market.
H_1: The level of financial education people possess affects their financial investment decisions within multiple perquisite categories found in the money market.

3.   **H_0:** Risk preferences do not considerably impact investment choices across different perquisite classes in the money   market.
H_1: A person's risk lenience directly affects their decisions regarding investment between different wealth classes found in the money market.

4.   **H_0:** Investor awareness together with financial literacy and risk preferences fail to produce substantial impact on the   selection   of   investments   between   different   financial   perquisite   classes.
H_1: The investment decisions of investors become clear when their awareness combines with their financial understanding and their willingness to take risks when selecting among different perquisite categories.

Objective 3: The research determines which investment avenues investors prefer most and prefer least.

Null Actuality (H_0):

There is no considerable difference in investor preferences among various investment avenues.

Alternative Actuality (H_1):

The preferences of investors considerably differ between investment options.

Refined Hypotheses for Specific Investment Avenues:

1.   **H_0:** Fixed deposits and government bonds are not considerably more preferred than other investment avenues.
H_1: Individuals prefer fixed deposits and government bonds above all other investment opportunities.

2.   **H_0:** Mutual funds and stocks are not considerably   more preferred than other investment avenues.
H_1: The preference for mutual funds and stocks exceeds that of alternative investment options in substantial degree.

3.   **H_0:** Cryptocurrencies and speculative perquisites are not considerably less preferred than traditional investment avenues.
H_1: Traditional investment avenues hold more value than cryptocurrency and speculative perquisites to investors.

4.   **H_0:** The preference for real estate investment remains equivalent to other available investment options.
H_1: The preference for real estate investments surpasses all other investment opportunities.

Objective 4: The researcher explores how investors select their investment options based on their educational attainment levels.

Null Actuality (H₀):

Educational qualifications do not have a considerable impact on the investment preferences of investors.

Alternative Actuality (H₁):

Educational qualifications have a considerable impact on the investment preferences of investors.

Refined Hypotheses for Specific Investment Preferences:

1.   **H₀:** Educational qualifications do not considerably influence the preference for traditional investment options (e.g.,   fixed   deposits,   government   bonds).
H₁: The level of education a person has completed determines their preference toward traditional investment choices including fixed deposits and government bonds.

2.   **H₀:** Educational qualifications do not considerably affect the preference for high-risk investment options (e.g., stocks,   cryptocurrencies,   mutual   funds).
H₁: Educational qualifications considerably affect the preference for high-risk investment options (e.g., stocks, cryptocurrencies, mutual funds).

3.   **H₀:** Educational qualifications do not considerably impact the choice between long-term and short-term investment   avenues.
H₁: Educational qualifications considerably impact the choice between long-term and short-term investment avenues.

4.   **H₀:** Educational qualifications do not considerably influence the preference for diversified investment portfolios.
H₁: The level of education determines which investment options people prefer including fixed deposits and government bonds.

ANNEXURE

1.   Name:
2.   Age:
o   <15
o   15-20
o   21-25
o   >25
3.   Gender
o   Female
o   Male
4.   Which educational level did you finish?
o   Undergraduate
o   Graduation
o   Post Graduate
o   Other
5.   What is your average Income?
o   0 - 50,000

- o　　50,000 - 1,00,000
- o　　1,00,000 - 5,00,000
- o　　>5,00,000

6.　　I prefer using digital platforms, and mobile trading apps due to their convenience and transparency when making investment decisions in the money market.
- o　　Oppose
- o　　Conflict
- o　　Unbiased
- o　　Comply
- o　　Strongly Comply

7.　　I am inclined to invest in high-risk, high-reward perquisites such as Cryptocurrencies, NFTs, and speculative stocks when exploring opportunities in the money market.
- o　　Oppose
- o　　Conflict
- o　　Unbiased
- o　　Comply
- o　　Strongly Comply

8.　　I would rather invest through trading approachs which provide rapid returns instead of waiting for extended periods using systematic investment plans (SIPs) and exchange-traded funds (ETFs).
- o　　Oppose
- o　　Conflict
- o　　Unbiased
- o　　Comply
- o　　Strongly Comply

9.　　I prefer making investment decisions based on educational content available through online courses, podcasts, and social broadcasting platforms.
- o　　Oppose
- o　　Conflict
- o　　Unbiased
- o　　Comply
- o　　Strongly Comply

10.　　I obtain information about perquisite categories including stocks bonds and mutual funds through diverse sources like company websites and newspapers before planning my investments.
- o　　Oppose
- o　　Conflict
- o　　Unbiased
- o　　Comply
- o　　Strongly Comply

11.　　I diversify my investments across different perquisite classes (e.g., equities, debt, real estate) based on my financial understanding and risk appetite.
- o　　Oppose
- o　　Conflict

o   Unbiased
o   Comply
o   Strongly Comply

12.   I am comfortable taking higher risks in my investments to achieve potentially higher returns.
o   Oppose
o   Conflict
o   Unbiased
o   Comply
o   Strongly Comply

13.   My naivete of financial concepts (e.g., stocks, bonds, mutual funds) helps me make informed investment choices.
o   Oppose
o   Conflict
o   Unbiased
o   Comply
o   Strongly Comply

14.   I prefer investing in traditional perquisite classes such as fixed deposits and government bonds over modern alternatives.
o   Oppose
o   Conflict
o   Unbiased
o   Comply
o   Strongly Comply

15.   I prioritize investment avenues that offer easy liquidity, even if it means compromising on potential returns.
o   Oppose
o   Conflict
o   Unbiased
o   Comply
o   Strongly Comply

16.   I am interested in dividend-paying stocks together with rental properties because these options generate dependable passive income.
o   Oppose
o   Conflict
o   Unbiased
o   Comply
o   Strongly Comply

17.   I adjust my investment choices based on prevailing market trends and expert predictions.
o   Oppose
o   Conflict
o   Unbiased
o   Comply
o   Strongly Comply

18.   I believe my educational qualifications help me assess and manage investment risks effectively.
o   Oppose
o   Conflict
o   Unbiased
o   Comply
o   Strongly Comply

19.   I apply concepts learned through my educational qualifications to adapt my investment strategy to market changes.
o   Oppose
o   Conflict
o   Unbiased
o   Comply
o   Strongly Comply

20.   I engage in continuous learning through courses and certifications to enhance my investment decision-making process.
o   Oppose
o   Conflict
o   Unbiased
o   Comply
o   Strongly Comply

21.   I prefer using analytical tools in my investment decisions due to my educational background.
o   Oppose
o   Conflict
o   Unbiased
o   Comply
o   Strongly Comply