

Management Students' Perception Towards Investment in Equity Markets

Dr. Nitin Tanted

*Professor, Prestige Institute of Management and Research, Indore

INTRODUCTION

The fascination with the equity market, which is renowned for its ability to generate exponential wealth, has captivated individuals from different generations. However, for those who are new to the financial landscape, the idea of investing can be overwhelming. This is especially true for management students who possess business acumen but have limited experience navigating the complexities of the stock market. As these students prepare to enter the professional world, where making personal financial decisions is crucial, it becomes essential to understand their perceptions of equity market investment.

This research project aims to thoroughly explore the attitudes, beliefs, and concerns of management students regarding their participation in the equity market. By carefully examining their financial knowledge, risk tolerance, and motivations for investing, the project seeks to create a detailed understanding of how this important demographic perceives the dynamic and influential financial realm of equity markets. This exploration is vital as it provides valuable insights into potential obstacles and opportunities for stakeholders such as financial institutions, policymakers, and educators.

The findings obtained from this study have the potential to guide specific interventions and initiatives in various fields. Armed with these insights, financial institutions can develop investment products and services that are tailored to the specific needs and preferences of management students. Policymakers can also benefit from these findings by using them to design targeted financial literacy programs that aim to empower future business leaders with the necessary knowledge and confidence to navigate the financial landscape responsibly. Additionally, educators can seamlessly incorporate the project's discoveries into their curriculum, ensuring that management students acquire the essential financial literacy skills needed to make informed and responsible investment choices.

Ultimately, the goal of this research project is to make a significant contribution towards shaping a generation of financially knowledgeable individuals who can actively participate in and meaningfully contribute to the economic ecosystem.

Key Words:

- Equity Market
- Management Students
- Portfolio Decision-making
- Financial Literacy
- Investment Behavior

LITERATURE REVIEW

R. Gupta and S. Kumar (2024). "UNDERSTANDING THE INVESTMENT BEHAVIOR OF WORKING PROFESSIONALS: A STUDY ON EQUITY MARKET PREFERENCES." This study explores the investment behavior of working professionals, focusing on their preferences and risk-taking tendencies in the equity market. Data was collected through surveys administered to professionals across various industries in Delhi, India. The analysis includes correlation tests and regression analysis to uncover factors influencing investment decisions.

S. Patel and M. Shah (2023). "Examining the Influence of Social Media on Investment Decisions: A Study among Young Investors in Mumbai." This research investigates the impact of social media on investment decisions among young investors in Mumbai, India. Through surveys and interviews, the study explores how social media platforms shape investment attitudes, behaviors, and decision-making processes. Data analysis includes thematic analysis and qualitative coding techniques.

Saini Mohini and Gupta Ritikesh (2023). Stated in their research paper entitled "A STUDY OF YOUNGSTERS PERCEPTION ABOUT STOCK EXCHANGE TRANSACTIONS" that young people primarily invest in moderately risky assets with a moderate risk profile. They use up to 10% of their salary income for investments and prefer day trading. Return is their primary concern, with a preference for withdrawing funds if returns are not satisfactory. They aim for regular income with capital exposure and invest infrequently, seeking opportunities with higher returns. They prefer investing in publicly traded companies, which are seen as somewhat risky. The authors has used hypothesis testing to analyse the relationship between age groups and investment choices, risk-bearing capacity, and investment options. Paired sample tests were conducted to assess the impact of age groups on risk-bearing capacity and investment choice options. For analysing the data in their research paper data was collected from 102 respondents belongs to lovely professional university in Jalandhar, Punjab, India.

Pravin Pratik and Parmar J Shailesh (2023). Stated in their research paper entitled "EXPLORING ATTITUDES OF COLLEGE STUDENTS TOWARDS STOCK MARKET INVESTMENT: AN ANALYSIS OF RAJKOT, GUJARAT (INDIA)" that There is an association between gender and the platform used by investors for investing in the stock market. There is an association between gender and investment performance-related decisions. There is no significant difference between gender and investors' attitude towards the stock market. There is a significant difference between educational background and investors' attitude towards the stock market. The authors have used Chi-Square test, Kruskal- Wallis H test and Mann Whitney U Test to test the hypotheses. In their research paper data was collected from primary sources, gathered through a questionnaire. The sample size was 169 college students from Rajkot, Gujarat (India).

A. Jain and N. Sharma (2022). "Factors Influencing Investment Choices among Female Investors: A Comparative Study." This study compares the investment choices and decision-making processes of female investors with those of their male counterparts in Jaipur, India. Surveys and interviews were conducted to gather data, which was analyzed using chi-square tests and qualitative content analysis. The research aims to identify gender-specific factors that influence investment behavior.

K V Arthi (2022). Stated in her research paper entitled "INVESTOR PERCEPTION AND INVESTMENT IN EQUITY MARKET" that Majority of respondents are in the age category of 20-25. 76% of investments towards shares are made by male respondents. 28% of investors are government employees. 24% of investors have an income level between 3-4 lakhs per annum. 53% of investors are undergraduates. Real estate is the first choice of investment, followed by the stock market and insurance. Depositing in banks is the least preferred. 50% of investors are satisfied with their returns. 72% of respondents are willing to invest in shares. 60% of respondents are not investing in shares due to perceived risk. 73.6% of investors prefer trading in equity shares. 32% of investors invest 10001-15000 as their initial investment. 44% of investors have an interest in investing in shares. 40.9% of investors invest for the purpose of capital appreciation. 31.8% of investors have a trade experience of 2-4 years. 39% of investors are highly satisfied with the upgrading facilities provided by the securities. The authors has used Henry Garrett Ranking, Exploratory Factor Analysis, Confirmatory Factor Analysis (CFA), Structural Equation Modelling (SEM). In their research paper data was collected through a structured questionnaire and personal interviews. The sample size was restricted to 1000 investors.

R. Singh and P. Verma (2021). "IMPACT OF FINANCIAL LITERACY PROGRAMS ON INVESTMENT BEHAVIOR: EVIDENCE FROM A RURAL COMMUNITY IN UTTAR PRADESH." This research assesses the effectiveness of financial literacy programs in influencing investment behavior among residents of rural communities in Uttar Pradesh, India. Through pre- and post-program surveys, the study examines changes in financial knowledge, attitudes, and investment practices. Data analysis includes t-tests and regression analysis to measure the program's impact.

S. Reddy and K. Rao (2020). "ROLE OF DEMOGRAPHIC FACTORS IN INVESTMENT DECISION MAKING: A STUDY AMONG RETAIL INVESTORS IN HYDERABAD." This study investigates the influence of demographic factors such as age, income, and education on investment decision-making processes among retail investors in Hyderabad, India. Surveys were conducted to collect data, which was analyzed using descriptive statistics and multivariate regression analysis. The research aims to identify demographic characteristics that shape investors' risk preferences and portfolio choices.

Manoselvi A and Sumlatha Venkata Ulchi (2019). Stated in their research paper entitled "A STUDY ON STUDENTS ATTENTIVENESS TOWARDS INDIAN STOCK MARKET" that there was no significant association between age and awareness of financial instruments traded in the stock market. However, there was a significant association between gender and awareness of the stock market as an easy way to mobilize funds. The

study also found that there was no association between the year of study and awareness of stock market news via internet service. The authors have used Chi-Square Analysis and Mann Whitney U Test to test the hypotheses. In their research paper data was collected from 100 respondents among four colleges in Chennai city.

Padole K Sameer (2016). Stated in their research paper entitled “A STUDY ON PEOPLE PERCEPTION ABOUT INVESTMENT IN INDIAN STOCK MARKET” that There is no direct relation between holding of Indian Stock investment and risks associated with Indian Stock investment. There is a strong positive relation between knowledge about Indian Stock investment and factors affecting decision making to invest in Indian Stock investment. There is a moderate positive relation between the safest investment option and factors affecting decision making to invest in Indian Stock investment. The author has used Correlation Test for analysing the data. In his research paper data was collected from 80 respondents who are aware of Indian stock market investment or at least have a brief awareness of it.

RATIONALE OF THE STUDY

The research on "Management Students' Perception Towards Investment in Equity Markets" is driven by the necessity to address educational disparities and comprehend the financial decision-making process of upcoming business leaders. Through analyzing the attitudes and apprehensions of management students regarding investments in equity markets, the study aims to pinpoint particular areas where their financial knowledge can be improved. This understanding is vital for enhancing educational programs, advising policymakers, and assisting financial institutions in creating customized products and services. Ultimately, the research endeavors to contribute towards cultivating a generation of financially knowledgeable individuals who can actively engage in and positively impact the economic landscape.

OBJECTIVES OF THE STUDY

- To identify the management student's perception towards Equity Market.

RESEARCH METHODOLOGY

Research Topic:

Management Students' Perception Towards Investment in Equity Markets

The Study:

This study utilizes a descriptive and analytical methodology to explore the perceptions of financial literacy among students and their corresponding investment behaviors. The research aims to uncover trends, connections, and influential elements within these areas.

The Respondents:

The main participants in this study are undergraduate and postgraduate management students. The selection process ensures a diverse representation by including students with varying levels of exposure to financial education, providing a comprehensive view of the target group.

The Sample:

A stratified random sampling method will be utilized to ensure a representative sample of the management student population. Stratification will be based on academic levels and disciplines to capture diverse viewpoints. The sample size will be determined using statistical calculations to ensure the validity and reliability of the findings.

Data:

Structured surveys will be employed to gather data on management students' perceptions of equity market investments. The survey will include closed-ended and Likert-scale questions, enabling quantitative analysis of the responses.

Tools for Data Collection:

The primary tool for data collection will be a carefully designed questionnaire, developed based on established frameworks related to financial literacy and investment behavior models. The survey will be administered electronically to enhance efficiency and ease of participation.

Tools for Data Analysis:

For data analysis, statistical software such as SPSS (Statistical Package for the Social Sciences) will be utilized. Descriptive statistics will be used to summarize and interpret survey responses, while inferential statistic like Factor Analysis and T-Test will be used to analyze the collected data.

INTERPRETATON AND FINDINGS*“Factors Affecting Management Students’ Perception Towards Equity Market”*

The Study explored 3 factors affecting Management Student’ Perception towards Investment in Equity Market. These factors are named as Diversification of risk, long term investment decision, Equity market analysis. These factors are covering 53.67% of variance. These factors are explained below in quantitative ways in terms of their item load, factor load, and percentage of variance.

The First factor entitled ‘Diversification of Risk’ consist of ten items viz. diversifying investment portfolio across different sectors can mitigate risks associated with the equity market (item Load=0.800); investment in equity market is align with my financial goal (Item Load=0.719); being patient and maintaining a long-term perspective is key to achieving sustainable growth in the equity market (Item Load=0.699); being aware of macroeconomic factors, such as interest rates and inflation, is necessary for assessing the overall health of the equity market. (Item Load=0.669); staying updated with market trends is crucial for making informed decisions in the equity market. (Item Load=0.577); considering fundamental analysis in doing investment (Item Load= 0.546); having a disciplined approach to investing, such as adhering to a systematic investment plan, can help in capitalizing on opportunities in the equity market (Item Load= 0.482), investing in a equity market is a good way to build wealth (Item Load= 0.233); taking risks is essential when it comes to investing in equity)Item Load= 0.197); and investing in the equity market is essential for long term financial security (Item Load= 0.185) . Total Load of the factor is 5.137 with 21.61 % of variance. The Below table summarizes the details of this factor.

Factor 1: Diversification of Risk

S. No	Statement	Item load	Factor load	% of Variance
14	I believe that diversifying my investment portfolio across different sectors can mitigate risks associated with the equity market.	0.800	5.137	21.613
15	I believe that my investment in equity market is align with my financial goal.	0.719		
11	I believe that being patient and maintaining a long-term perspective is key to achieving sustainable growth in the equity market.	0.699		
13	I believe that being aware of macroeconomic factors, such as interest rates and inflation, is necessary for assessing the overall health of the equity market.	0.699		
12	I believe that staying updated with market trends is crucial for making informed decisions in the equity market.	0.577		
16	I consider fundamental analysis for doing my investment.	0.546		
20	I believe that having a disciplined approach to investing, such as adhering to a systematic investment plan, can help in capitalizing on opportunities in the equity market.	0.482		
1	I believe investing in the equity market is a good way to build wealth.	0.233		
2	I believe that taking risks is essential when it comes to investing in the equity market.	0.197		
6	. I believe that investing in the equity market is essential for long-term financial security.	0.185		

The second factor entitled 'Long term investment decision' consist of seven items viz. that considering social impacts of companies before investing in their stocks is important (item Load=0.572); investing in large cap companies is less risky than investing in small cap companies (Item Load=0.561); peers' opinions and experiences influence my decisions regarding equity market investments (Item Load=0.532); investing in the equity market requires a substantial amount of initial capital (Item Load=0.401); to invest in sectors that is familiar with or have a personal interest (Item Load=0.577); considering fundamental analysis in doing investment (Item Load= 0.177); consider technical analysis for doing my investment (Item Load= 0.117), and considering environmental impacts of companies before investing in their stocks is important (Item Load= 0.091) . Total Load of the factor is 2.391 with 16.313 % of variance. The Below table summarizes the details of this factor.

Factor 2: Long Term Investment Decision				
S. No	Statement	Item load	Factor load	% of Variance
4	I believe that considering social impacts of companies before investing in their stocks is important.	0.572	2.391	16.313
3	I believe investing in large cap companies is less risky than investing in small cap companies.	0.561		
5	I believe that my peers' opinions and experiences influence my decisions regarding equity market investments.	0.532		
7	I believe that investing in the equity market requires a substantial amount of initial capital.	0.401		
8	I believe to invest in sectors that I am familiar with or have a personal interest in.	0.117		
17	I consider technical analysis for doing my investment.	0.117		
19	I believe that considering environmental impacts of companies before investing in their stocks is important.	0.091		

The third factor entitled 'Equity market analysis' consist of three items viz. that understanding and analyzing their financial statements can aid in making sound investment decisions in the equity market (item Load=0.556); understanding the historical performance of companies can aid in making sound investment decisions in the equity market (Item Load=0.535); and utilizing research tools and resources, such as stock screeners and moneycontrol.com can assist in identifying potential investment opportunities in the equity market (Item Load=0.490. Total Load of the factor is 1.581 with 15.581 % of variance. The Below table summarizes the details of this factor.

Factor 3:Equity Market Analysis				
S. No	Statement	Item load	Factor load	% of Variance
18	I believe that understanding and analyzing their financial statements can aid in making sound investment decisions in the equity market.	0.556	1.581	15.745
9	I believe that understanding the historical performance of companies can aid in making sound investment decisions in the equity market.	0.535		
10	I believe that utilizing research tools and resources, such as stock screeners and moneycontrol.com can assist in identifying potential investment opportunities in the equity market.	0.490		

KMO and Bartlett's Test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.858
Bartlett's Test of Sphericity Approx. Chi-Square	974.588
Df	190
Sig.	.000

Communalities

Communalities

	Initial	Extraction
[1. I believe investing in the equity market is a good way to build wealth.]	1.000	.748
[2. I believe that taking risks is essential when it comes to investing in the equity market.]	1.000	.610
[3. I believe investing in large cap companies is less risky than investing in small cap companies.]	1.000	.569
[4. I believe that considering social impacts of companies before investing in their stocks is important.]	1.000	.454
[5. I believe that my peers' opinions and experiences influence my decisions regarding equity market investments.]	1.000	.564
[6. I believe that investing in the equity market is essential for long-term financial security.]	1.000	.470
[7. I believe that investing in the equity market requires a substantial amount of initial capital.]	1.000	.631
[8. I believe to invest in sectors that I am familiar with or have a personal interest in.]	1.000	.452
[9. I believe that understanding the historical performance of companies can aid in making sound investment decisions in the equity market.]	1.000	.546

[10. I believe that utilizing research tools and resources, such as stock screeners and moneycontrol.com can assist in identifying potential investment opportunities in the equity market.]	1.000	.565
[11. I believe that being patient and maintaining a long-term perspective is key to achieving sustainable growth in the equity market.]	1.000	.548
[12. I believe that staying updated with market trends is crucial for making informed decisions in the equity market.]	1.000	.473
[13. I believe that being aware of macroeconomic factors, such as interest rates and inflation, is necessary for assessing the overall health of the equity market.]	1.000	.549
[14. I believe that diversifying my investment portfolio across different sectors can mitigate risks associated with the equity market.]	1.000	.672
[15. I believe that my investment in equity market is align with my financial goal]	1.000	.596
[16. I consider fundamental analysis for doing my investment]	1.000	.401
[17. I consider technical analysis for doing my investment]	1.000	.464
[18. I believe that understanding and analyzing their financial statements can aid in making sound investment decisions in the equity market.]	1.000	.494

[19. I believe that considering environmental impacts of companies before investing in their stocks is important.]	1.000	.519
[20. I believe that having a disciplined approach to investing, such as adhering to a systematic investment plan, can help in capitalizing on opportunities in the equity market.]	1.000	.409

Extraction Method: Principal Component Analysis.

Total Variance explained

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.766	38.829	38.829	7.766	38.829	38.829	4.323	21.613	21.613
2	1.586	7.930	46.759	1.586	7.930	46.759	3.263	16.313	37.925
3	1.382	6.911	53.670	1.382	6.911	53.670	3.149	15.745	53.670
4	1.166	5.829	59.499						
5	1.035	5.174	64.673						
6	.906	4.528	69.201						
7	.829	4.146	73.346						
8	.752	3.761	77.107						
9	.691	3.455	80.563						
10	.644	3.219	83.781						
11	.523	2.616	86.398						
12	.453	2.266	88.663						
13	.423	2.113	90.776						
14	.373	1.863	92.639						
15	.332	1.660	94.299						
16	.277	1.387	95.686						
17	.262	1.312	96.998						
18	.217	1.086	98.085						
19	.203	1.014	99.099						
20	.180	.901	100.000						

Extraction Method: Principal Component Analysis.

Rotated Component matrix

[14. I believe that diversifying my investment portfolio across different sectors can mitigate risks associated with the equity market.]	.800	.178	.021
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[15. I believe that my investment in equity market is align with my financial goal]	.719	.151	.236
[11. I believe that being patient and maintaining a long-term perspective is key to achieving sustainable growth in the equity market.]	.699	.225	.093
[13. I believe that being aware of macroeconomic factors, such as interest rates and inflation, is necessary for assessing the overall health of the equity market.]	.669	.315	.048
[12. I believe that staying updated with market trends is crucial for making informed decisions in the equity market.]	.577	.303	.220
[16. I consider fundamental analysis for doing my investment]	.546	.162	.278
[20. I believe that having a disciplined approach to investing, such as adhering to a systematic investment plan, can help in capitalizing on opportunities in the equity market.]	.482	.214	.363
[1. I believe investing in the equity market is a good way to build wealth.]	.233	.828	.091
[2. I believe that taking risks is essential when it comes to investing in the equity market.]	.197	.738	.161

[6. I believe that investing in the equity market is essential for long-term financial security.]	.185	.583	.310
[4. I believe that considering social impacts of companies before investing in their stocks is important.]	.335	.572	.118
[3. I believe investing in large cap companies is less risky than investing in small cap companies.]	.477	.561	.165
[5. I believe that my peers' opinions and experiences influence my decisions regarding equity market investments.]	.142	.532	.511
[7. I believe that investing in the equity market requires a substantial amount of initial capital.]	-.045	.401	.684
[8. I believe to invest in sectors that I am familiar with or have a personal interest in.]	-.049	.177	.646
[17. I consider technical analysis for doing my investment]	.328	.117	.585
[19. I believe that considering environmental impacts of companies before investing in their stocks is important.]	.427	.091	.573
[18. I believe that understanding and analyzing their financial statements can aid in making sound investment decisions in the equity market.]	.416	-.111	.556

[9. I believe that understanding the historical performance of companies can aid in making sound investment decisions in the equity market.]	.432	.271	.535
[10. I believe that utilizing research tools and resources, such as stock screeners and moneycontrol.com can assist in identifying potential investment opportunities in the equity market.]	.476	.314	.490

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.^a

a. Rotation converged in 8 iterations.

Hypothesis

- H0= There is no significant difference in perception of male and female with respect to diversification of risk
- H1= There is significant difference in perception of male and female with respect to diversification of risk
- H0= There is no significant difference in perception of male and female with respect to long term investment decision
- H1= There is significant difference in perception of male and female with respect to long term investment decision
- H0= There is no significant difference in perception of male and female with respect to equity market analysis
- H1= There is significant difference in perception of male and female with respect to equity market analysis

T- Test

Data

t test data.sav [DataSet1] - IBM SPSS Statistics Data Editor

	Name	Type	Width	Decimals	Label	Values	Missing	Columns	Align	Measure	Role
1	Gender	Numeric	2	0		{1, Male}...	None	12	Right	Nominal	Input
2	factor1	Numeric	17	15	factor 1	None	None	12	Right	Scale	Input
3	factor2	Numeric	17	15	factor 2	None	None	12	Right	Scale	Input
4	factor3	Numeric	17	15	factor 3	None	None	12	Right	Scale	Input
5											
6											

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
factor 1	Male	56	4.108928571428571	.778341555102199	.104010265324331
	Female	48	4.114583333333334	.679483403061076	.098074981416799
factor 2	Male	56	4.102040816326531	.707612613595668	.094558712951237
	Female	48	4.209821428571428	.700072301023885	.101046732862085
factor 3	Male	56	4.142857142857143	.818614604151349	.109391977876569
	Female	48	4.368055555555555	.688437375865498	.099367376069036

Independent Samples Test									
		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference
									Lower Upper
factor 1	Equal variances assumed	.465	.497	-.039	102	.969	-.005654762	.1444644062	-.292199227 .2808897028
	Equal variances not assumed			-.040	101.960	.969	-.005654762	.1429574667	-.289211554 .2779020300
factor 2	Equal variances assumed	.216	.643	-.778	102	.438	-.107780612	.1385052077	-.382505035 .1669438105
	Equal variances not assumed			-.779	99.896	.438	-.107780612	.1383900011	-.382345949 .1667847243
factor 3	Equal variances assumed	1.723	.192	-1.504	102	.136	-.225198413	.1497667689	-.522260089 .0718632634
	Equal variances not assumed			-1.524	101.969	.131	-.225198413	.1477852505	-.518330827 .0679340011

FINDINGS

The study was done ‘to study the perception of management students towards equity market’: -

- KMO Value 0.858
- The communalities range from 0.570 to 0.798, indicating that a substantial portion of variance in each variable can be explained by the factors extracted.
- Null Hypothesis is not rejected because p value is greater than 0.05

CONCLUSION

In conclusion, the findings of this study on the management student perception towards equity market reveal suggests that management students' perceptions about investing in the equity market are multifaceted and influenced by factors such as beliefs about wealth-building, risk-taking, company characteristics, the importance of knowledge and research, and investment strategies and goals alignment.

ANNEXURE**QUESTIONNAIRE: -****Personal Information:**

1. Name:
2. Gender:
 - Male
 - Female
3. Age:
 - 18 to 20
 - 21 to 23
4. Academic Level:
 - Undergraduate
 - Postgraduate
5. Specialization:
 - Marketing
 - Finance
 - Human Resource Management
 - Data Analytics

This questionnaire is for academic purpose to know the Management Students' Perception Towards Investment in Equity Markets. Please indicate your level of agreement by rating on a 5-point Likert scale, with 1 being strongly disagreed and 5 being strongly agreed:

Variables	S.D.	D	N	A	S.A.
	1	2	3	4	5
1. I believe investing in the equity market is a good way to build wealth.					
2. I believe that taking risks is essential when it comes to investing in the equity market.					
3. I believe investing in large cap companies is less risky than investing in small cap companies.					
4. I believe that considering social impacts of companies before investing in their stocks is important.					
5. I believe that my peers' opinions and experiences influence my decisions regarding equity market investments.					

6. I believe that investing in the equity market is essential for long-term financial security.						
7. I believe that investing in the equity market requires a substantial amount of initial capital.						
8. I believe to invest in sectors that I am familiar with or have a personal interest in.						
9. I believe that understanding the historical performance of companies can aid in making sound investment decisions in the equity market.						
10. I believe that utilizing research tools and resources, such as stock screeners and moneycontrol.com can assist in identifying potential investment opportunities in the equity market.						
11. I believe that being patient and maintaining a long-term perspective is key to achieving sustainable growth in the equity market.						
12. I believe that staying updated with market trends is crucial for making informed decisions in the equity market.						
13. I believe that being aware of macroeconomic factors, such as interest rates and inflation, is necessary for assessing the overall health of the equity market.						
14. I believe that diversifying my investment portfolio across different sectors can mitigate risks associated with the equity market.						
15. I believe that my investment in equity market is align with my financial goal						
16. I consider fundamental analysis for doing my investment						
17. I consider fundamental analysis for doing my investment						
18. I believe that understanding and analyzing their financial statements can aid in making sound investment decisions in the equity market.						
19. I believe that considering environmental impacts of companies before investing in their stocks is important.						
20. I believe that having a disciplined approach to investing, such as adhering to a systematic investment plan, can help in capitalizing on opportunities in the equity market.						

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