



Public Perception Towards Trading and Investment in Post Covid Scenario

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ABSTRACT

Trading and investments are the fast growing network now a days. In a mixed economy like ours, this is a great boon for all the users around the world. Investment is completely changing the traditional system of earning money in our economy. It requires time, energy and resources. The present study is conducted among the people in coimbatore to analyse the perception level and purpose of trading and investment in post covid period. The results show that the respondents are highly aware of online trading and investments. It is highly used during the pandemic period for earning money. Trading and investments are the fast growing network now a days. In a mixed economy like ours, this is a great boon for all the users around the world. Investment is completely changing the traditional system of earning money in our economy. It requires time, energy and resources. The present study is conducted among the people in coimbatore to analyse the perception level and purpose of trading and investment in post covid period. The results show that the respondents are highly aware of online trading and investments. It is highly used during the pandemic period for earning money.

INTRODUCTION:

Savings denotes contribution by individual from their excess income rather than spending it in unwanted ways. Savings is the major factor to be considered for the growth of underdeveloped countries to the footpath of development. Savings is the supportive measure for every person towards their future. Savings is of two ways, personal savings and financial saving. The word Investment denotes savings out of current consumption with the aim of getting future returns. When the portion of money is saved for long period of time it leads to investment. In economics invest means savings from excess income for future utilization with high money value. When income is deposited in bank for a long-term period it denotes investment. Investment leads to capital appreciation, wealth creation, emergency utilization etc.

SCOPE OF THE STUDY:

Savings and Investment are the two factors essential for economic development. Understanding the relationship between these two concepts is necessary. Because this is necessary to identify the developmental growth of the economy. There are lot of changes in the financial market. Due to the changes in the financial market and government sector whether there is any increase in the proportion of savings can be evaluated. For this study state government employees are taken because they a clear idea about the savings.

STATEMENT OF THE PROBLEM:

There are different types of savings available in the market out of which Household savings leads to major support. There is a different category of saving in the economy such as savings by households, savings by private sectors, and public sectors. Nowadays financial institutions play a key role in providing information regarding the importance of investment and different investment avenues to the public. The present study helps to identify the awareness level of state government investor towards Investment Avenue. If they prefer savings, the reason for preference of such investment.

OBJECTIVES:

- To analyses the public awareness towards trading in capital market after COVID - 19.
- To evaluate the preference to take advice before trading in capital market.

RESEARCH METHODOLOGY:

The research comprised defining and redefining the problem, formulating hypotheses and suggested solutions, collecting, organizing and evaluating data, making deductions and reaching conclusions. Research methodology has many dimensions, and research methods are part of it. Every kind of research study initiates by defining the research problem. The research is investigative and qualitative, and the methodology adopted for the study is presented below.

AREA OF THE STUDY:

The study consists of respondent from Coimbatore district.

Collections of Data:

Data for the study is collected from both primary and secondary sources.

- **Primary data**

Primary data has been collected through the well-framed questionnaire from the selected 105 respondents which formed the data for the study.

STATISTICAL TOOLS:

Tools are essential for analyzing the study from the data collected. It helps to understand the present situation on savings and investment patterns. For this analysis various tools were used such as:

Percentage analysis

Percentage methods refer to the specific kind which is used in making comparisons between two or more series of data collected. Percentages are based on descriptive relationships. It compares the relative items. Using percentage, the data are reduced in the form with base equal to 100%, which facilitate relative comparison.

SAMPLE OF DATA

- Both primary and secondary data are collected for the study. Primary data is collected from respondents through questionnaire.
- The secondary data is collected from various trade reports, manuals, E-Resources and scholarly articles.

SAMPLE SIZE

105 samples were collected through distribution of structured questionnaire.

LIMITATIONS

- The respondent sample represent state government employees in Coimbatore city only. Hence the findings of the study may not apply to the universe
- The analysis carried out only based on the data collected from 105 samples.

REVIEW OF LITERATURE

Muhammad Sadiq, (2019) Research has been conducted to know the impact of corporate governance and investor confidence on the corporate investment decisions and identified that there is a significant impact of investor confidence on corporate investment decisions in both countries and also the investment level is higher in the firms with good corporate governance practices

Gupta, M. A., & Kumar, S. (2019) explored the

relationship between emotional intelligence and the investment decision making by the investors. The research is empirical in nature. The sample size of the research is 454 investors. The data is collected through convenient and reference sampling. The research used structural equation modelling approach to assess the relationship between emotional Intelligence and investment decision making.

ANALYSIS AND INTERPRETATION

1. PREFERENCE TO TAKE ADVICE BEFORE TADING IN CAPITAL MARKET

TABLE -2

Particulars	Liker scaling point	Response	Percent
Preference towards taking advice about capital market from brokerage house	Not at all preferred	37	35.2
	Not preferred	13	12.4
	Neutral	13	12.4
	Preferred	42	40
	Total	105	100
Preference towards Taking advice about Capital market from Research analyst	Not at all preferred	24	22.9
	Not preferred	36	34.3
	Neutral	17	16.2
	Preferred	16	15.2
	Highly preferred	12	11.4
	Total	105	100
Preference towards Taking advice about Capital market from News networks media	Not at all preferred	26	24.8
	Not preferred	8	7.6
	Neutral	24	22.9
	Preferred	25	23.8
	Highly preferred	22	21
	Total	105	100

Interpretation

The above table shows about preference to take advice before trading in capital market.

Out of 105 respondents 35.2% are not at all preferring to get advice from brokerage house, 12.4% are not preferring, 12.4% are neutral and 40% are preferring to get advice from brokerage house before trading in capital market.

Out of 105 respondents 22.9% are not at all preferring to get advice from research analyst, 34.3% are not preferring, 16.2% are neutral, 15.2% are preferring and 11.4% are highly preferring to get advice from research analyst before trading in capital market.

Out of 105 respondents 24.8% are not at all preferring to get advice from news networks media, 7.6% are not preferring, 22.9% are neutral, 23.8% are preferring and 21% are highly preferring to get advice from news networks media before trading in capital market.

Out of 105 respondents 3.8% are not at all preferring to get advice from friends/relatives, 39% are not preferring, 6.7% are neutral, 35.2% are preferring and 15.2% are highly preferring to get advice from friends/relatives before trading in capital market.

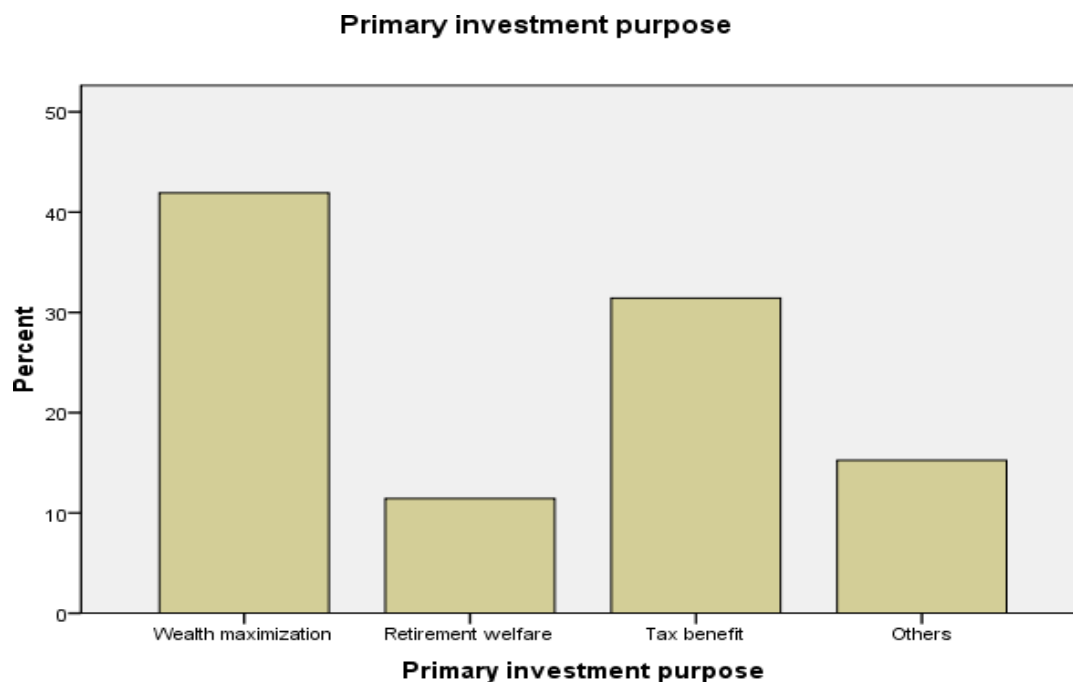
Out of 105 respondents 8.6% are not at all preferring to get advice through personal observation, 43.8% are neutral, 22.9% are preferring and 24.8% are highly preferring to get advice through personal observation before trading in capital market.

2. PRIMARY INVESTMENT PURPOSE

Particulars	Response	Percent
Wealth maximization	44	41.9
Retirement welfare	12	11.4
Tax benefit	33	31.4
Others	16	15.2
Total	105	100.0

Interpretation

The above table shows about primary investment purpose of investors to invest with capital market. Out of 105 respondents 41.9% are investing to maximize their wealth, 11.4% are maximizing for retirement welfare, 31.4% are maximizing for tax benefit and 15.2% are investing for other purpose



FINDINGS, SUGGESTIONS, CONCLUSION

FINDINGS:

Preference to take advice before trading in capital market

- 40% are preferring to get advice from brokerage house before trading in capital market.
- 34.3% are not preferring to get advice from research analyst before trading in capital market.
- 24.8% are not at all preferring to get advice from news networks media before trading in capital market.
- 35.2% are preferring to get advice from friends/relatives before trading in capital market.
- 43.8% are neutral towards getting advice through personal observation before trading in capital market.

SUGGESTIONS

- The companies can rise up its investments by educating the public about the benefits that they can reap from the capital market through awareness programs, advertisements.
- Since most of the investors are those who trade in share market and it is very easy to make them invest in higher margin capital market.
- The company can provide their customers some additional assistance like daily trading tips, daily positions, and general news for doing a better trading with the capital market.
- The investors in Coimbatore are not much aware of capital market and the capital market being traded in the capital market. So, awareness planned by member stock market.

CONCLUSION:

A study of investment preference and risk was undertaken with the aim of achieving a better understanding of investor behavior. The main objective was to conduct an analysis of the energy investment options available, the level of risk, behavior patterns and perceptions of the investors in relation to the available investment options. The most popular investment options were selected for analysis in investment of Capital market.

The conclusion is that most of the respondents are satisfied and are having awareness towards capital market but further awareness measures have to be taken by the SEBI and government to create awareness towards nook and corner of capital market which will safeguard and enrich the investors to invest further with the market.

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