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## College-Bound Students' Attitudes about Investments and The Stock Market

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### ABSTRACTS

A well-organized marketplace where different buyers and sellers can purchase and sell shares is the stock market. This study's primary goal is to examine students' awareness of and preferences for stock market investments. The information used in the study was gathered from primary sources. The results of this study will assist investors invest in the stock market with greater knowledge and assurance. This study will contribute to the investigation of student awareness of investing. The purpose of the study is to determine the student's interest in investing and the factors that prevent them from doing so. The study will make it easier to gauge how satisfied students are with their stock market investments. To help other researchers make more accurate conclusions about the results, the limitations and suggestions are presented at the end.

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## 1. INTRODUCTION

Where buyers and sellers exchange equities are on the stock market. Future investments are critical. The majority of students in Islampur City invest in the stock market. The stock market is a well-organized marketplace where many different buyers and sellers can exchange shares. Young people are now more conscious as a result of the research. The Security and Exchange Board of India has supervision over both the primary and secondary markets (SEBI). The Bombay Stock Exchange (BSE) and the National Stock Market are two different kinds of stock exchange platforms (NSE). Investing in the stock market offers profitable returns. In this study, we primarily focus on how students view and behave toward the stock market. Some college students are unaware of stock market investments. In this study, we learn the gender distribution of students' stock market investments as well as how many of them do so.

The study's primary goals are: (i) To investigate how students, view investing in the stock market; (ii) To examine the students' investment preferences in the stock market; (iii) To understand the gender split of stock market investment; and (iv) To understand the students' preferences, knowledge, and fundamental needs when making stock market investments.

We may learn a lot from this study about the tastes and attention spans of the students when it comes to stock market investment. This study aids in learning about the many investment options and their intended rates of return. Since India is geographically unbalanced and has diverse types of pupils depending on their economic situation and preferences, we only included Islampur city students in the study and collected their replies.

Further research on investments, college students' attitudes and behaviors toward stock market investments, and their understanding of stock market investments are all areas that might be explored. The following papers, according to some researchers, are: (i) The necessity for the stock market to function well and for investors to have appropriate information about shareholders the study's goal is to determine the stock market's age, the financial instruments traded there, and the kind of technology that supports it ([Manorselvi, 2019](#)); (ii) A market for investments is a profit that will be made in the future. the investigation of risk, general knowledge, and stock perception. Before investing in the stock market, investors might benefit from the researcher's knowledge. IBM and SPSS AMOS 23 software is utilized for statistical analysis, and the data are obtained using a trustworthy questionnaire ([Akhter & Sangmi, 2015](#)); (iii) The stock market is the marketplace where share purchases and sales take place. The basic data used in this study was gathered through a questionnaire. To reach this distinct premise, the research's investment goals focused on technological change were developed ([Shankar & Bhatt, 2022](#)); (iv) The stock market is contributing to the growth of the economy, and its activity is getting better every day. Anyone can invest in the stock market, whether they come from the arts, sciences, or business backgrounds. A student may or may not be familiar with the stock market. The driving force behind student investments and evidence of investment satisfaction ([Jaggiah & Mubeen, 2018](#)); (v) The study tries to take into account how economic value and the likelihood of shareholders will affect business. These led to an examination of desirability on the value created for shareholders; (vi) A few researches include information on how people behave and think about the stock market. Data is gathered through research or inquiry. The study sheds insight on stock market movements, identifying both reasonable and irrational investors as gatekeepers of financial data; (vii) Because stock market investors are the lifeblood of the industry, investors should choose an appropriate investment strategy in order to comprehend the rising awareness in their understanding of money markets. This research focuses on the market barrier and information testing hypothesis ([Hakim, 2021](#)); (viii) In certain publications concerning stock

market investors' insights, the CHI-square test is used to assess the hypothesis. to comprehend the stock market, the settlement time, and bond interest rates. to provide an appropriate investing platform for investors; (ix) The study is being undertaken to ascertain the youth's investment behavior with the intention of examining the youth's current investing behavior. The younger generation of mutual fund investors invests 0–20% of their income in these vehicles, with the remaining 20–40% of their income going toward other forms of investing (Hecker, 2015); and (x) The younger generation nowadays is more inventive and technologically savvy than the more experienced ones. The focus of the inquiry is on student awareness of investment. The study's goal is to examine how students perceive investments and their own personal interests.

## 2. METHODS

Investment awareness, perspective, and stock markets among college students are important research topics. The type of information that will be used in the study is Primary Data and Secondary Data are the two ways to gather the data. In the primary Data, by creating questions for questionnaires and sending them to respondents, the primary data is gathered. The Google form must be completed by respondents in order to collect data. In the secondary data, the secondary data will be gathered from studies and publications that have been published in periodicals, magazines, journals, newspapers, websites, annual financial reports, and other reports of chosen companies. Primary data is the key source for our research. We'll investigate college students' knowledge of and attitudes toward the stock market in Islampur, India. Population is limitless and serves as the analysis unit. Tools for gathering data are those. The choice of primary data collection of samples is based on sample designs, which act as a road map. Since the secondary information is already readily available, it is gathered from numerous study publications and websites. The numerous techniques for gathering data: Availability of funding, nature, extent, and object of the investigation, time constraints, and the requirement for precision are all factors.

We made an effort to identify quick fixes for issues that were currently plaguing a society, an area, or business. There are several sampling approaches that were employed for the research in the sample techniques. We employ a variety of sample selection approaches in this study. There are two different kinds of sampling techniques: probability sampling and non-probability sampling. We employed convenience sampling techniques in this investigation. The non-probability sampling technique employed in this study is convenience sampling. The 200 responses make up a small but representative sample of the population. For testing on pilots, it is helpful. Call the respondents to this project. Because of how many contacts he or she has within our network, this strategy for obtaining sample data is particularly helpful for this project. Conduct the survey in two months and compile the responses and findings. Data will be coded in Excel for data analysis, followed by SPSS analysis. The report then discusses the data results and interpretation. Students can understand how to overcome and face the numerous obstacles in the trade and stock market as a result of the research, which is likely to have a big impact. It has been noted that COVID-19 may be the cause of these difficulties. However, it is believed that this research will help students increase their economic independence, which is a necessary component of professional advancement. In a similar vein, this study will alter students' perceptions of the investing strategy, which provides financial gain through stock market investment.

## 3. RESULTS AND DISCUSSION

According to our data, female students in Islampur City invest more money in the stock market than male students do. Students in the 18–23 age range invest more money in the

stock market than those in the 23–28 age range. Postgraduate students make greater stock market investments than undergraduate students. Based on our research, we discovered that while most students are aware of stock market investments, they are less familiar with bitcoin. The majority of students make stock market investments for future eventualities rather than for tax benefits. Students invest more in the stock market for amounts up to \$1,000 and less for quantities over \$10,000. According to our research, the majority of students choose to invest online. According to our data, students invest significantly more in mutual fund schemes than in currencies. The students' satisfaction with return on investment is neutral; they are neither satisfied nor dissatisfied. Solutions and recommendations include raising male students' stock market awareness. Students should invest in bitcoin because there is a relatively low level of awareness about it among them. Students may enhance their investments.

#### 4. CONCLUSION

Examining students' knowledge of and preferences for stock market investments is the main objective of this study. The key sources from which the study's data was compiled. The findings of this study will help investors make more informed and secure stock market investments. The examination of student awareness of investing will benefit from the findings of this study. The goal of the study is to identify the barriers that restrict students from investing as well as their motivation in doing so. It will be simpler to determine how satisfied students are with their stock market investments according to the study. The limits and recommendations are offered at the end to aid future researchers in drawing more precise conclusions regarding the findings.

#### 5. AUTHORS' NOTE

The authors declare that there is no conflict of interest regarding the publication of this article. Authors confirmed that the paper was free of plagiarism.

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