- To assess the impact of financial literacy on investment decisions and risk tolerance.
- To investigate the role of market sentiment and economic conditions in shaping investor behavior.

METHODOLGY

Designing a suitable methodology and selecting analytical tools are important for a meaningful analysis of any research problem. This section shows the choice of the study area, sample design, collection of data, and tools of analysis used in the study.

SAMPLING DESIGN

Keeping the objectives of the study in mind, the researcher constructed the questionnaire to elicit information from the customer. The questionnaire was administered to a sample of 100 respondents selected at convenience using the sampling method given in the time frame within which the researcher was meant to complete it.

COLLECTION OF DATA

Data collection is the process of obtaining information form the respondents. In the present study, both the primary data and secondary data have been used. The study is largely based on primary data. The required primary data have been collected through a well-structured questionnaire both by visiting the houses of the respondents, online reservation centre and public places. Necessary secondary data have been collected from various secondary data have been collected from various sources like newspaper, magazines and websites.

FRAME WORK OF ANALYSIS

The questionnaire schedule thus filled up is thoroughly examined to ensure accuracy, consistency and completeness. The Collected data are then edited and tabulated for analysis. The data collected from the primary source are analysed with reference to each of the objectives by applying appropriate statistical tools.

ANALYSIS AND DISCUSSIONS

TABLE NO: 1 DEMOGRAPHIC PROFILE

Age	**Frequency**	**Percent**
Below 30years	8	8
31 - 40years	36	36
41 - 50years	28	28
51 - 60years	12	12
60years and above	16	16
Gender	**Frequency**	**Percent**
Male	72	72
Female	28	28
Educational Qualification	**Frequency**	**Percent**
School Level	2	2
Degree/Diploma	58	58
Post graduates	7	7
Professional	21	21
Others	12	12
Occupational status	**Frequency**	**Percent**
Home maker	16	16
Govt. Employee	20	20
Private Employee	36	36
Business	18	18
Others	10	10
Monthly Income	**Frequency**	**Percent**
Up to 15000	28	28
15000 - 30000	40	40
30000 - 45000	10	10
Above 45000	22	22
Total	**100**	**100**

(Source: Primary data)

From the table, it is clear that out of 100 respondents, 8 % of the respondents are between the age group below 30, 36 % are between the age group 31-40, 28 % are between the age 41-50, 12% are between the age group 51 – 60years and the rest 16% above 60. Hence, the majority of the respondents are between the age group of 31-40. 72% are male and 28% are female. Hence, the majority of the respondents are Male. 52% of the above respondents are Degree/Diploma holders, 7% of them are postgraduate level, 21 % are professionals, 2 % are school level and the rest 12 % are Others. Hence, the majority of the education qualifications of the respondents Degree/Diploma holders. 18% of the respondents are doing business, 20 % are government employees, 16 % are home makers, 36 % are private employees and the rest 110 % are others. Hence, the majority of the occupational status wise respondent's Private employees. 28 % of the above respondent's monthly income is less than Rs.15000, 40 % respondent's monthly income is between Rs.15000-30000, 10 % respondent's monthly income is between Rs.30000-450000, and rest 22 % respondents is above Rs. 40000. So, the majority of the respondent's monthly income is Rs.15000-30000.

Table No: 2 Classification of respondents on the basis of various investment options which they think to provide best returns

Investment options	Number of respondents	Percentage
Equity Shares	40	40
IPO	18	18
Mutual Fund	22	22
Bonds	8	8
Fixed Deposits	8	8
Debentures	4	4
Total	**100**	**100**

Source: Primary data

Interpretation

The above table reveals that, 40% of the respondents feel that equity shares provide the best returns. Some respondents 22% feel that Mutual funds are best.18% of the respondents feel that IPO gives better returns. Only small portion of the respondents feel that Bonds, Fixed deposits and Debentures provide best returns.

Table No: 3 Classification of respondents on the basis of factors thatmotivates them to invest in security market

Factors	No of respondents	Percentage
Return	40	40
Liquidity	22	22
Safety	12	12
Capital Appreciation	24	24
Hedge against inflation	2	2
Total	**100**	**100**

Source: Primary data

Interpretation

The above table reveals that, 40% of the respondents says that it is the return that motivatesthem to invest in equity market. 24% respondents say that Capital appreciation is the motivating factor behind investing in equity market. 22% of respondents that liquidity is the motivating factor.

Table No: 4 Classification of respondents on the basis of percentage ofincome that they would invest in security market

Percentage of income	No of respondents	Percentage
Less than 5 %	10	10
5 % - 10 %	18	18
10 % - 15 %	22	22
15 % - 20 %	22	22
20 % - 25 %	14	14
More than 25 %	14	14
Total	**100**	**100**

Source: Primary data

Interpretation

When it comes to the percentage of income that the respondents would invest in Equity market. 44% respondents would spend in between 10% to 20% of their income in equity market. 28% of the respondents are ready to spend more than 20% of their income in equity markets. 28% of the respondents spend in between 5-10% of their income in equity markets and

10% respondents are ready to invest only less 5% of the income in equity markets.

Table No: 5 Classification of respondents on the basis of their satisfaction with the current performance of the security market interms of expected return

Satisfaction level	No of respondents	Percentage
Fully Satisfied	12	24
Satisfied	23	46
Neutral	13	26
Unsatisfied	2	4
Total	**100**	**100**

Source: Primary data

Interpretation

The above table reveals that, 70% of the respondents are satisfied with the current performance of equity market in terms of return whereas 26% of the respondents have a neutral Opinion. Only 4% of respondents are unsatisfied with current performance ofequity market.

Table No: 6 Classification of respondents on the basis of influencers whoinfluenced them to enter in to security market

Influencers	No of respondents	Percentage
Friends	23	46
Relative	3	6
Advisers	7	14
Media	7	14
Research Report	7	14
Magazines	3	6
Total	**100**	**100**

Source: Primary data

Interpretation

The above table reveals that, 46% of respondents were influenced by friends, 6% were influenced byrelatives, advisers, media and research report influenced 14% of the respondents to enter into equity market. 6% of the respondents were influenced by magazines.

Table No: 7 Classification of respondents on the basis of factors thatthey consider most important while selecting the sectors to invest

Factors	No of respondents	Percentage
Market Trend	15	30
Profitability	20	40
Economic Condition	8	16
Industry Condition	4	8
Government Policy	3	6
Total	**100**	**100**

Source: Primary data

Interpretation

The above table reveals that, 30% of the investors look for market trend while Selecting sectors for investing .40% of the investors look for profitability, 16% look for economic conditionand 8% think about industry condition while selecting sectors. 6% of the investors look for government policy for choosing sectors to invest.

Table No: 8 Classification of respondents on the basis of ranks givento various sectors based on their preference for investment (in percentage %)

Sectors	1st	2nd	3rd	4th	5th	Total
Oil and Gas	18	14	20	16	32	100
Infrastructure	12	38	24	18	8	100
Banking	34	22	28	12	4	100
Automobile	12	30	26	26	6	100
IT	32	30	14	14	10	100

Source: Primary data

Interpretation

Oil & Gas sector

18% of the respondents gave first rank, 14% gave second rank, 20% gavefourth rank and 32% gave fifth rank. Overall, we can say that respondents have given fifth Preference to oil andgas sector when compared with other sectors.

Infrastructure Sector

12% respondents gave first rank, 38% gave second rank, 24% gave thirdrank ,18% gave fourth rank and 8% gave Fifth rank. Overall, we can say that respondents have given 3rd preference to infrastructure sector when compared to other sectors.

Banking Sector

34% respondents gave first rank, 22% gave second rank, 28% gave third rank,12% gave fourth rank and 4% gave fifth rank. Overall, we can say that respondents have given second preferenceto banking sector when compared to other sectors.

Automobile Sector

12 % respondents gave first rank,30% gave second rank 26% gave third rank, 26% gave fourth rank and 6% gave fifth rank. Overall, we can say that respondents have given fourth preference to automobile sector when compared to other sectors.

IT Sector

32% respondents gave first rank, 30% gave second rank, 14% gave third rank,14% gave fourth rank and 10% gave fifth rank. Overall, we can say that respondents have given first preference to IT Sector when compared to other sectors.

Table No: 9 Classification of respondents on the basis of ranks givento various factors that affect their investment decision (in percentage%)

Factors	1st	2nd	3rd	4th	5th	Total
Earnings perShare	26	24	16	16	18	100
Dividend	20	30	22	18	10	100
Market Capitalization	22	32	28	8	10	100
Performanceof Company	36	30	16	12	6	100
PE Ratio	16	20	24	20	20	100

Source: Primary data

Interpretation

Earnings Per Share

26% of the respondents gave first rank, 24% gave second rank, 16% gave thirdrank, 16% gave fourth rank and 18%gave fifth rank. Overall, the respondents have given third Preference to this factor when compared other factors.

Dividend

20% of the respondents gave first rank ,30% gave second rank, 22% gave thirdrank, 18% gave fourth rank and 10% gave fifth rank. Overall, the respondents have given second preference to Dividend when compared to other factors.

Market Capitalization

22% of the respondents gave first rank, 32% gave second rank ,28%gave sthird rank, 8% gave fourth rank and 10% gave fifth rank. Overall the respondents have given second preference to market capitalization when compared to other factors.

Performance of the company

36% respondents gave first rank, 30% gave second rank, 16% gave third rank,12% gave fourth rank and 6% gave fifth rank. Overall, the respondents have given first preference to the performance ofcompany when compared to other factors.

PE Ratio

16% respondents gave first rank, 20% gave second rank, 24% gave third rank,20% gave fourth rank and 20% gave fifth rank. Overall, the respondents have given fourth preference to the PE Ratio whencompared to other factors.

CONCLUSION

The analysis of investor attitudes in Thoothukudi District reveals that various demographic, economic, and psychological factors significantly influence investment decisions in the securities market. According to the survey, the majority of people participate in the stock market for the high returns and to hedge their risk by investing a large portion of their income in the securities market. The majority of people here speculate in the stock market and invest for one to three months. In general, investors that invest for a long time, say more than a year, benefit greatly from the equities market. A majority of investors display a cautious approach, favoring low-risk instruments like fixed deposits and bonds over equities. This trend suggests a preference for capital preservation over high returns. Most investors are encouraged to invest in the stock market by their friends and the media, and they expect more from the stock market. The majority of investors prefer the IT sector for their investments because of the market trend, profitability, industry condition, and economic condition. Investors also consider Price Earnings

Ratio, Earnings per Share, and Dividend as the most important factors when selecting a company within these selected sectors. In conclusion, fostering investor confidence through improved transparency, financial education, and better access to investment resources can drive greater participation in the securities market. Policymakers, financial institutions, and educators must collaborate to address barriers and enhance investment culture in the region.

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