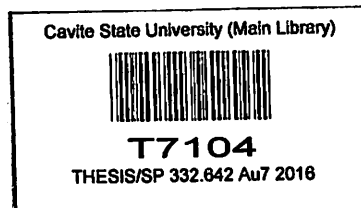


**STOCK MARKET INVESTMENT TENDENCY OF
DOCTORS IN CAVITE**

THESIS

**ANGELICA N. AUSTRIA
JOSEPHINE M. CULA
MYKA SHAIDA S. ENRIQUE**

**College of Economics, Management
and Development Studies
CAVITE STATE UNIVERSITY
Indang, Cavite**

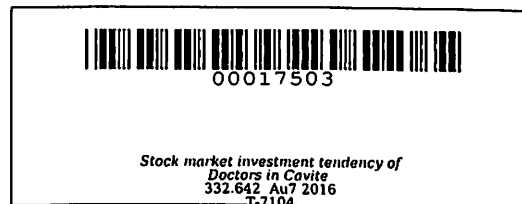


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**ANGELICA N. AUSTRIA
JOSEPHINE M. CULA
MYKA SHAIDA S. ENRIQUE**

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ABSTRACT

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This study was conducted to determine the stock market investment tendency of doctors in Cavite. Specifically it aimed to : (1) determine the socio-demographic profile of doctors in Cavite; (2) identify their current investment portfolio; (3) determine their barriers in stock-market investment; (4) measure the level of their awareness towards stock investments; (5) determine the level of their stock market investment tendency; (6) determine the significant difference on their socio-demographic profile when grouped according to current investment portfolio; (7) determine the significant difference on their socio-demographic profile when grouped according to barriers in stock market investment; (8) determine the significant difference on their socio-demographic profile when grouped according to level of their awareness towards stock investment; (9) determine the significant difference on their socio-demographic profile when grouped according to level of their tendency to invest in stocks; and (10) ascertain the relationship between the level of awareness of doctors in Cavite and the level of their tendency to invest in stocks.

The study had 152 doctors as participants and was conducted in different hospitals in Cavite. Frequency counts, mean, percentage, range, rank, standard deviation, Kruskal Wallis, Mann Whitney statistics and Spearman Rank Correlation were used to determine the objectives of the study.

The ages of the participants ranged from 23 to 76 years with an average of 39 years, mostly were female and are in service for 10 years and below. Majority of them were married, working in private hospitals and have an estimated annual income of P240,000- 360,000. Most have 1-2 types of investments, where savings/bank account ranked first. They have low level of confidence when it comes to investing in stock market, but are moderately aware when it comes to stock market investment. Most of them are interested in stock market investment and have a high risk tolerance that translates to having a high level of stock market investment tendency.

The results also showed that on current investment portfolio, only annual income had a significant difference when grouped according to socio-demographic profile, which means that investments may be highly dependent on their ability to invest. The age and years in service of participants have a significant difference when it comes to the barrier they have in stock market investment. The gender of participants affect their level of awareness towards stock investment, where it showed that male are more aware on stock market investments than women. Moreover, the age, gender and civil status of participants affect their level of tendency to invest in stocks. Younger participants have higher tendency to invest in stock market compared to the older ones, male have higher tendency to invest in stock market than female and single participants are more likely to invest than the married participants. Lastly, the level of awareness of participants was proven to have a significant relationship with their level of tendency to invest in stocks.

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STOCK MARKET INVESTMENT TENDENCY OF DOCTORS IN CAVITE

**Angelica N. Austria
Josephine M. Cula
Myka Shaida S. Enrique**

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INTRODUCTION

Stock market is one of many potential instruments to invest one's money. It is a trading place for stocks which is defined by Merriam-Webster Dictionary as a share of value of a company that can be bought, sold or traded as an investment. Investing in stock market provides many benefits to individual investors according to Hartman as cited by Guiso, et. al. (2004) such as capital gains/appreciation, dividend payments, high rate of return, high liquidity, etc. Capital appreciation happens when an investment increases in value. Investors are entitled to receive dividend payment as share of the company's profit. Investing in stock market gives investors the chance to grow their money. Stock investments also provide a high rate of return overtime and are considered as one of the highly liquid asset, because the stockholder can sell them at any time during trading hours. Information about stocks is also widespread around the globe. An investor can