AWARENESS AND INVESTMENT PROPENSITY OF SELECTED COLLEGE STUDENTS IN CAVITE

THESIS

PAMELA JANE J. ANACAY CHARMAINE C. ROLDAN MARY JOY V. SEVILLANO

College of Economics, Management and Development Studies

CAVITE STATE UNIVERSITY

Indang, Cavite

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Undergraduate Thesis
Submitted to the faculty of the
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Cavite State University
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In partial fulfillment of the requirement for the degree of Bachelor of Science in Business Management (Major in Financial Management)



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ABSTRACT

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This research determines the awareness and investment propensity of selected college students in Cavite. Specifically, the study aimed to: (1) determine the demographic profile of selected college students in Cavite in terms of age, sex, civil status, and type of school; (2) identify the level of awareness of selected college students in Cavite towards investment; (3) identify their level of investment propensity; (4) determine if there is significant relationship between the demographic profile and the level of awareness towards investment; (5) determine if there is significant relationship between the demographic profile and the level of investment propensity; and (6) determine if there is significant relationship between awareness and investment propensity.

The study was conducted from November 2015 to January 2016 in Cavite State University – Main Campus, Polytechnic University of the Philippines – Maragondon Campus, Eulogio "Amang" Rodriguez Institute of Science and Technology (EARIST), Lyceum of the Philippines University – Cavite (LPU), De La Salle University – Dasmarińas (DLSU-D), and University of Perpetual Help – Molino Campus (UPHSD).

The study used the descriptive and correlational research method. Proportionate stratified sampling was used to determine the target sample of the study. The questionnaire served as the instrument in gathering data. Purposive sampling technique

was used in distributing the questionnaires. The researcher's main sources of data were fourth year college students who were randomly selected from the top six most populated schools and universities in Cavite. The total participants of the study were 335 out of 2067 total population based on the computed result through Slovin's formula.

It was found that the respondents of the study were highly aware towards investment regardless of their age, sex, civil status, and type of school where they are currently enrolled in. Likewise, the students were found to have high level of propensity regardless of their demographic profiles. The result of the relationship revealed that the awareness and investment propensity were significantly related to each other.

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Pamela Jane J. Anacay Charmaine C. Roldan Mary Joy V. Sevillano

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INTRODUCTION

The most important thing that people should keep in mind according to one of the most successful investors (Warren Buffett) is that "Rule no. 1 never lose money; Rule no. 2 don't forget rule no. 1".

Money is one of the most important things that an individual must have. It is very essential in a way that it serves as the unit of account for providing all the man's necessities. People must be aware on how they should manage finances properly so that their money will be allocated efficiently and will not be lost. One way of managing money productively is by putting it into an investment.

According to Garrison, Noreen and Brewer (2006), investments are not limited to stocks and bonds. Purchase of inventory or equipment is also an investment. Generally, investment is the application of money to earn more money while the practice of investment refers to the buying of a financial product or any valued item with anticipation