

INVESTMENTS OF SELECTED ACADEMIC AND  
NON-ACADEMIC STAFF OF CAVITE  
STATE UNIVERSITY

*Thesis*

LAE ANNE P. NOSA

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

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**INVESTMENTS OF SELECTED ACADEMIC AND NON-ACADEMIC  
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*Investment of selected academic and  
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**LAE ANNE P. NOSA**  
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## ABSTRACT

**NOSA, LAE ANNE. Investments of Selected Academic and Non-academic Staff of Cavite State University.** Bachelor of Science in Business Management, major in Financial Management, Cavite State University, Indang, Cavite. November 2012. Adviser: Prof. Ludivinia F. Victorino.

The study was conducted to determine the acquired investments of selected academic and non-academic staff of Cavite State University. Specifically, the study aimed to determine the profile of selected academic and non-academic staff of CvSU; determine the entrepreneurial characteristics of selected academic and non-academic staff of CvSU; determine the investments acquired by selected academic and non-academic staff of CvSU; determine the factors that motivate the selected CvSU academic and non-academic staff to invest; ascertain the significant relationship between the profile and the investments acquired by selected academic and non-academic staff of CvSU; ascertain the significant relationship between the entrepreneurial characteristics and the investments acquired by selected academic and non-academic staff of CvSU.

The study was conducted at Cavite State University main campus and its satellite campuses namely: Bacoor, Carmona, Cavite City, Imus, Rosario, Silang, Tanza and Trece Martires City from June to September 2012. The respondents of the study were the 103 CvSU academic and non-academic staff members who have investments. The researcher used the purposive sampling in selecting the respondents of the study.

Most of the CvSU academic and non-academic staff who have investments were female, had an average age of 36.40 years, married, and obtained MA/MS/MBA units or a candidate. Majority of them had been in the service for an average of 8.30 years, had

contractual or job order status, with rank of an instructor and received an average monthly income of Php20,671.57 from Cavite State University.

The respondents had high entrepreneurial characteristics in terms of having initiative, sees and acts on opportunities, persistence, information seeking, concern for high quality work, commitment to work contract, efficiency orientation, systematic planning, problem solving, self-confidence, assertiveness, persuasion, and the use of influence strategy. Result indicates that the respondents are highly competent as an investor. It shows that among the 13 characteristics, commitment to work contract was their best entrepreneurial characteristic.

Among the acquired investment of the respondents, merchandising business ranked first with 38 percent. Most of the respondents had an average initial capital of Php117,388.35 and an average capital invested as of June 30, 2012 of Php154,611.64. More than half of them received Php1,000 to Php11,000 net monthly income from their acquired investment or an average of Php169,50.97.

Factors motivating investment such as prime motivators, motives, facilitating factors and opportunity factors have high influence to the investment decision of the respondents.

Findings of the study revealed that respondent's profile and their entrepreneurial characteristics had significant relationship with the respondent's acquired investment in terms of the capital invested initially, capital as of June 30, 2012 and net monthly income from investment.

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# INVESTMENTS OF SELECTED ACADEMIC AND NON-ACADEMIC STAFF OF CAVITE STATE UNIVERSITY<sup>1/</sup>

Lae Anne P. Nosa

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## INTRODUCTION

Individuals have their own financial goals and use different ways to achieve them. They have the discretion on how they will use their idle cash. Many choose to invest in different investment vehicles such as securities, businesses, real estate, etc.

Investments refer to assets acquired to realize income or earn profit. They are expected to grow at certain time yet may encounter risks on it. Investing requires giving up assets or any other current pleasures with the anticipation that resources obtained will earn or increase in the future (Mejorada, 2001). It can be categorized into fixed income investment such as bonds, fixed deposits, preference shares and variable income investment such as business ownership (equities) or property ownership.

According to Business Dictionary, in economics, investment means creation of capital or goods capable of producing other goods or services. Expenditure on education and health is recognized as an investment in human capital and research and development as an investment in intellectual capital.