STOCK INVESTMENT KNOWLEDGE AND UTILIZATION OF INVESTMENT TUTORIAL APPLICATIONS: INFLUENCE ON THE INVESTMENT DECISIONS AMONG BUSINESS STUDENTS FROM SELECTED SCHOOLS IN CAVITE

THESIS

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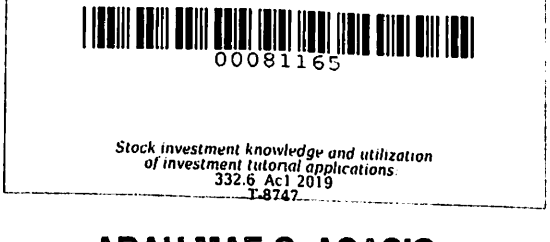
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ABSTRACT

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This study was conducted to determine the level of knowledge, utilization, and investment decision of students from selected schools in Cavite towards the investment tutorial application. Specifically, the study aimed to: (1) determine the socio-demographic profile of students; (2) determine the knowledge level of students; (3) determine the investment tutorial application that the students are using; (4) ascertain the level of utilization of the investment tutorial application; (5) distinguish the significant relationship between the socio-demographic profile and level of knowledge of the student; (6) distinguish the significant relationship between the socio-demographic profile and utilization of investment tutorial applications of the students; (7) determine the significant relationship between the level of knowledge and utilization of investment tutorial application; (8) distinguish the significant effect of utilization of investment tutorial applications on the level of influence to the students; (9) ascertain the level of influence of investment tutorial application to the investment decision of students.

The participants of the study were students who are using investment tutorial application. The study was conducted in different schools in Cavite namely; De La Salle University-Dasmariñas City, Cavite State University-Imus, Cavite State University-Indang, and Cavite State University-Silang from January to February 2019. Frequency, mean, and percentage were used to determine the socio-demographic profile, knowledge level, investment tutorial application that the students are using, level of utilization of investment tutorial application by the

students, and level of influence to their investment decision. Chi-square test was used to determine the significant relationship between the socio-demographic profile, knowledge level, and utilization; and significant relationship between knowledge level and utilization of investment tutorial application.

In terms of socio-demographic profile of the students, majority were on the age ranging from18 to 21, female, full time student, third year, and having a monthly allowance of P 500.00 to P 5000.00. Lastly most of the respondents are from De La Salle University-Dasmariñas City

The study revealed that most of the business students have high level of knowledge with overall mean of 4.07, most of the student somewhat utilized the investment tutorial application by the overall mean of 3.30, and most of the student was influenced by the investment tutorial application with overall mean of 3.89.

The study further revealed that the socio-demographic profile and knowledge level have no significant relationship. For the relationship of participant's socio-demographic profile and the level of utilization, only schools and monthly allowance have significant relationship. Lastly the study revealed that there is no significant relationship between level of knowledge in terms of stock basics and fundamental analysis and utilization of investment tutorial application. On the other hand, the level of knowledge in terms of technical analysis and utilization of investment tutorial application have found to be significantly related to each other.

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INTRODUCTION

Investment tutorial applications allow the users to invest imaginary money into real stocks, creating a portfolio that changes with the market realistically over time, as if the users were investing real money. It also tries to imitate some or all features of an actual stock market online so that the user can learn or practice trading stocks without financial risk. They are best for students and average users who have an interest of getting involved into real stock trading but do not want to risk any real money. These applications are often used as teaching tools to educate potential stock traders and future stock brokers on how to trade stocks and it can also be used for entertainment purposes and to engage in fantasy trading competitions. These applications helped as way to introduce the stock trading to the average users which can be potential investors to the market in a no-risk learning environment. College or younger students are the prime target of the said applications.

A new group of investors has been growing due to rapid technological advancements. Online investors have recorded a surprisingly compound annual growth rate (CAGR) of 42 percent in the past five years, an account of 14.9 percent