



A Study on Factors Affecting Stock Purchase Investing Decision at Motilal Oswal at Ahmedabad

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ABSTRACT

The purpose of this research is to identify the key factors that affect investors' decision to buy stocks at Motilal Oswal in Ahmedabad. In this study, a quantitative research design involving structured questionnaires was used to gather data from a sample of investors that are associated with the brokerage firm. Risk tolerance, financial targets, market information, and demographic data were examined to determine their influence on the investment decisions. The study shows that risk taking ability and market information have a positive impact on the decision to buy stock, apart from financial goals and personal characteristics. This research provides a specific focus on the Ahmedabad investors and provides regional characteristics of the investors and offers recommendations for the investor education and advisory. Knowledge of these aspects may help financial practitioners and policy makers design effective recommendations to improve investors' performance and satisfaction in the sphere of stock markets.

INTRODUCTION

Stock market investing is a critical component of wealth management, offering opportunities for investors to gain from both the appreciation of stock prices and the dividends issued by companies (Bhatt, Patel & Vidani, 2017) (Biharani & Vidani, 2018). Investors' decisions in the stock market are influenced by a plethora of factors, including economic indicators, market trends, company performance, and individual risk tolerance, among others (Ajudiya, Patel & Vidani, 2023) (Alkhizar & Vidani, 2024). The complexity of these factors necessitates the role of financial advisory firms such as Motilal Oswal, which provide valuable services including research reports, market analysis, investment recommendations, and portfolio management to assist investors in making well-informed decisions (Bansal, Pophalkar & Vidani, 2023) (Chalplot, Jagetiya & Vidani, 2024).

Motilal Oswal Financial Services Limited, established in 1987, has grown to be one of India's leading financial services firms, known for its research-driven and customer-centric approach (Bariya & Vidani, 2023) (Devani, Gandhi & Vidani, 2024). This study focuses on understanding the factors that influence stock purchase decisions among clients of Motilal Oswal in Ahmedabad, a city that has become a prominent financial hub in India due to its robust economic growth, industrial base, and entrepreneurial spirit (Bhatt, Vadher & Vidani, 2023) (Gosiya, Parekh & Vidani, 2024). The primary objective is to identify and analyze these factors to provide insights into investor behavior, ultimately offering recommendations for enhancing investment advisory services (Chaudhary, Patel & Vidani, 2023) (Dodiya, Dudhat & Vidani, 2024). Key research questions include examining the demographic characteristics of investors, identifying primary influences on stock purchase decisions, understanding the impact of economic indicators and market trends, and exploring the role of financial advisory in shaping these decisions (Chourasiya, Zala & Vidani, 2023) (Gupta, Patel & Vidani, 2024).

The study also aims to delve into how individual risk tolerance and investment objectives affect stock purchase choices and the challenges investors face in the stock market (Dinodiyia & Vidani, 2023) (Joshi, Saxena & Vidani, 2024). Employing a mixed-methods research approach, the study will gather quantitative data through surveys and qualitative insights through in-depth interviews with Motilal Oswal's clients in Ahmedabad (Doshi, Gajera & Vidani, 2023) (Joshi, Saxena & Vidani, 2024). This data will be complemented by secondary research from existing literature and market reports to provide a comprehensive understanding of the topic (Ghoghabori, Maheshwari & Vidani, 2023) (Joshi, Saxena & Vidani, 2024). The significance of this study lies in its potential to benefit multiple stakeholders (Gohel, Yadav & Vidani, 2023) (Joshi, Memon & Vidani, 2024).

Investors can gain a clearer understanding of the factors driving their investment decisions, enabling them to make more informed and profitable choices aligned with their financial goals (Gohel, Yadav & Vidani, 2023) (Kaneria, Shah, Gautam & Vidani, 2024). Financial advisors and firms like Motilal Oswal can utilize the findings to refine their advisory services, ensuring they meet the nuanced needs of their clients more effectively (Hansora, Khokhra & Vidani, 2023) (Ladhava, Patadia & Vidani, 2024). Additionally, the study contributes to academic literature on investment decision-making, laying a foundation for future research in this domain (Jha, Bhatt & Vidani, 2023) (Mer, Gothadiya & Vidani, 2024).

Structured into several key sections, the study begins with an introduction, followed by a literature review that covers existing research on stock market investing and decision-making factors (Joshi, Saxena & Vidani, 2023) (Pandya, Skhereliya & Vidani, 2024). The methodology section outlines the research design, data collection, and analysis methods (Rathod & Vidani, 2023) (Ravani, Bhalani & Vidani, 2024). The findings section presents the analysis of collected data, highlighting significant factors affecting stock purchase decisions (Lodhiya, Jangid & Vidani, 2023) (Rakholiya, Ramani & Vidani, 2024). The discussion interprets these findings in relation to the research questions and existing literature, while the conclusion and recommendations summarize the insights and propose actionable steps for investors and financial advisors (Saxena & Vidani, 2023) (Saxena, Joshi & Vidani, 2024).

Overall, this study aims to provide a detailed examination of the factors influencing stock purchase decisions among clients of Motilal Oswal in Ahmedabad, offering valuable insights and practical recommendations for improved investment strategies and advisory services (Shah & Vaghela, 2023) (Shaikh, Saiyed & Vidani, 2024).

LITERATURE REVIEW

1. Singh, K., & Narta, S. (2020)

Investment decisions are made keeping in view the return and risk factors in mind. Every investment decision involves the effective use of funds for future growth of funds (Sachaniya, Vora & Vidani, 2019) (Vidani & Dholakia, 2020). An investors decision to make investment requires a careful analysis of prevailing condition and future prospects of market. Investment decision basically taken by investors depends upon the various factors (Vidani, 2020) (Vidani & Das, 2021). Normally investment decision is an attempt to plan properly, evaluate and allocate funds into various investment outlets that ensure investors safety and expected rate of return (Vidani, 2019) (Vidani & Das, 2021). Investors decision toward buying, selling and to keep/hold on particular security depend upon the various factors that affect the stock market (Rathod & Vidani, 2022) (Saxena, Joshi & Vidani, 2023) . Present chapter deals with the factors that are taken into account while making investment in stock market (Vidani, 2018c) (Vasveliya & Vidani, 2019).

2. Kaur, J. (2017).

The investors should analyse the investment factors carefully before making any investment decision. They should also have the deep knowledge of the market and economic indicators (Vidani & Plaha, 2017) (Vidani, 2018). Diversification of investment by the investors is required in order to make the returns maximal and make the risk minimal (Vidani & Singh, 2017) (Vidani, 2018). An investor's stock purchasing behaviour has been identified to be influenced by 60 variables (Vidani, Chack & Rathod, 2017) (Vidani, Jacob & Patel, 2019). These variables have been categorised under 10 constructs, namely, Company's Fundamentals, Associated Intermediaries, Company's Creditability, Company's Profile, Financial Market Services, Minimising Risk and Maximising Return, Qualities of Governance, Purpose of Investment, Reliability of Information and Sources of Recommendations (Vidani et al., 2023a) (Surani, Keshwala & Vidani, 2024).

3. Chhimwal, B., & Bapat, V. (2020)

Volatility is one of the most important factors of investment decisions (Prajapati & Vidani, 2023) (Vaishnav, Rathod & Vidani, 2024). Unexpected information forces the investor to trade abnormally in the market which in turn affects the volatility of the market. But this kind of trading behavior has a different impact on the different market segments (Patel, Chaudhary & Vidani, 2023) (Alkhizar & Vidani, 2024). This study investigates the effect of unexpected DII and FPI flows on the volatility of large-cap, mid-cap and, small-cap stocks in Indian markets (Sharma & Vidani, 2023) (Sengar, Patel & Vidani, 2024). Using ARMA (1, 1) and TGARCH (1, 1) model, we estimate the impact of unexpected FPI and DII flows on volatility (Sharma & Vidani, 2023) (Singh, Nandy & Vidani, 2024). The main result of the study shows that unexpected flow of FPIs has a positive impact on market volatility but this impact is reduced by unexpected flow of DIIs (Vaghela & Shah, 2023) (Amlani, Raval & Vidani, 2024). Further, results show that unexpected selling of FPIs increase volatility more than unexpected purchase (Vaghela & Shah, 2023) (Verma, Purohit & Vidani, 2024). Impact of unexpected flow of DIIs flow is more dominating in small-cap stocks. Results from this study are useful for policymakers and regulator (Vidani et al., 2023) (Oza, Shah & Vidani, 2024).

4. Muhammad, N., Najmudin, N., & Kurniasih, R. (2022).

The purpose of this study is to investigate the impact of internal psychological factors driving on investor's investment decision making (Vidani et al., 2023b) (Panchal, Sodha & Vidani, 2024). The internal psychological factors of investor discussed as the research objects are financial literacy, loss aversion, and overconfidence (Vidani et al., 2023) (Vivek & Vidani, 2024). Data were collected from questionnaires and fulfilled by investors registered at securities companies in Central Java, Indonesia (Dinodiya & Vidani, 2023) (Dhruti, Tajpara & Vidani, 2024). Applying multiple regression approach, the results suggest that investor's financial literacy drives positively in making investment decision; investor's loss aversion drives negatively in making investment decision, and investor's overconfidence does not drive in making investment decision (Chourasiya, Zala & Vidani, 2023) (Patel, Mansuri & Vidani, 2024). As the

implication, market participants should consider financial behavior of investors in observing stock price movement to achieve higher stock returns. Moreover, stock exchange institutions should include the internal psychological factors of investor in formulating their policy to enhance stock market development (Gohel, Yadav & Vidani, 2023) (Pandya, Mandaliya & Vidani, 2024).

5. Lee, W., Huang, A., Chang, Y., & Cheng, C. (2011).

Existing methodologies of equity investment, such as fundamental analysis, technical analysis, and institutional investor analysis, explore important factors of stock price behaviors (Vidani, 2015) (Dhere, Vidani & Solanki, 2016). However, the interdependent relationships of the key factors have not yet been fully studied (Vidani, 2015) (Mala, Vidani & Solanki, 2016). This paper provides the first analysis on the interactive relationships among the factors in incorporating the methods of Decision Making Trial and Evaluation Laboratory (DEMATEL) and Analytic Network Process (ANP) (Vidani, 2015) (Modi, Harkani, Radadiya & Vidani, 2016). The empirical results show that factors from the existing analytical methodologies have significant interactive and self-feedback dynamics (Vidani, 2015) (Niyati & Vidani, 2016). Among the key factors, profitability is the most important one affecting investment decision, followed by growth and trading volume (Vidani & Solanki, 2015) (Vidani & Pathak, 2016). In addition, due to the complexity of the ANP, this study proposes a new methodology to simplify the process, and empirical evidences indicate that the approach is effective and efficient (Pathak & Vidani, 2016) (Odedra, Rabadiya & Vidani, 2018).

METHODOLOGY

Research Design

- The study uses descriptive research design to collect data.

Sampling

- A non-probability convenient sampling technique is used to ensure representation from different socio-economic backgrounds.
- The target population consists consumers of Motilal Oswal Financial Services Limited living in Ahmedabad.
- Sample size = 150

Data Collection

- Primary data is collected through structured questionnaires distributed to the selected participants.
- The questionnaire consists of demographic questions and other related questions

Data Analysis

- Descriptive statistics (e.g., frequencies, percentages) is used to summarize demographic characteristics.

Tools used

- Excel
- SPSS

RESULTS AND DISCUSSION

The majority of respondents rated past performance of stocks highly, with 32.7% giving a 5-star rating and 25.3% a 4-star rating. This underscores the importance of historical performance in shaping investment decisions. Investors often rely on past performance as a key indicator of future returns, reflecting a preference for data-backed decision-making. (Ghoghabori, Maheshwari & Vidani, 2023) (Prajapati, Sisodiya & Vidani, 2024)

A significant proportion of respondents (40%) rated the financial health of companies highly. This suggests that investors place substantial weight on a company's financial stability when making investment choices. Financial health is a critical component of risk assessment and is often viewed as a predictor of long-term viability. (Ajudiya, Patel & Vidani, 2023) (Jain, Vora & Vidani, 2024)

Industry trends and market outlooks received high ratings from 37.3% of respondents. This indicates that investors consider broader market conditions and industry-specific trends as crucial factors in their decision-making processes. Staying informed about industry dynamics can help investors anticipate market movements and identify lucrative opportunities. (Hansora, Khokhra & Vidani, 2023) (Saraswat, Singh & Vidani, 2024)

Economic conditions and macroeconomic factors were also highly rated, with 37.3% of respondents giving a 5-star rating. This reinforces the importance of macroeconomic indicators in investment decisions, highlighting that investors are sensitive to economic shifts and global financial trends. (Jha, Bhatt & Vidani, 2023) (Patel, Ashvinkumar & Vidani, 2024)

Company management and leadership were rated positively by 40.7% of respondents. Effective leadership is often perceived as a hallmark of a company's potential for sustained growth and stability. Investors who prioritize management quality might be seeking assurance in the strategic direction and operational competence of the companies they invest in. (Pathan, Makwana & Vidani, 2024) (Solanki, Kansara & Vidani, 2024)

Risk management received a high rating from 38.7% of respondents. This emphasizes the critical role of assessing and managing risk in investment strategies. Investors are likely to be cautious and seek well-managed risk profiles to protect their investments from potential volatility. (Gupta, Patel & Vidani, 2024) (Ganatra, Kalal & Vidani, 2024)

This factor was also rated positively by 37.3% of respondents. This reflects the trust investors place in professional advice and analysis in guiding their investment decisions. Financial advisors and analysts provide valuable insights that can shape strategic choices and enhance decision-making processes. (Maru, Parmar & Vidani, 2024) (Aghara, Raiyani & Vidani, 2024)

Peer influence and market sentiment were highly rated by 37.3% of respondents, indicating that social and communal factors play a significant role in investment decisions. Investors might consider peer opinions and market sentiment as indicators of broader investor behavior and trends. (Patel, Chauhan & Vidani, 2024) (Kadvani, Ghasadiya & Vidani, 2024)

Personal research was rated highly by 41.3% of respondents, highlighting the value placed on individual due diligence and information gathering. This reflects a trend towards self-directed investing where individuals actively seek out and analyze information before making investment decisions. (Kalal, Odedra & Vidani, 2024) (Shah, Detroja & Vidani, 2024)

Finally, the satisfaction with stock purchase decisions at Motilal Oswal was positively rated by 35.3% of respondents. This suggests a generally favorable view of the investment outcomes and services provided by the financial institution, indicating a level of confidence and satisfaction among its clients. (Mansinh & Gunvantbhai, 2024) (Bhatt, Vadher & Vidani, 2024)

The reliability analysis yielded a Cronbach's Alpha of 0.883, indicating high internal consistency among the survey items. This suggests that the questionnaire effectively measures the intended constructs and provides reliable data for analysis. (Vaishnav, Rathod & Vidani, 2024) (Dodiya, Dudhat & Vidani, 2024)

Hypothesis testing revealed significant insights into the relationships between years of experience in investing and various factors influencing investment decisions. (Patel, Chauhan & Vidani, 2024) (Kadvani, Ghasadiya & Vidani, 2024) Notably, only risk management and satisfaction with stock purchase decisions showed statistically significant associations with years of experience. (Kalal, Odedra & Vidani, 2024) (Shah, Detroja & Vidani, 2024) This suggests that experienced investors might place more importance on risk management strategies and are generally more satisfied with their investment decisions. (Rakholiya, Ramani & Vidani, 2024) (Dodiya, Dudhat & Vidani, 2024) In contrast, other factors, such as past performance, financial health, industry trends, and recommendations from advisors, did not show significant associations with investment experience. (Gupta, Patel & Vidani, 2024) (Solanki, Kansara & Vidani, 2024) This could imply that these factors are uniformly valued across different experience levels or that their influence is less dependent on the investor's experience. (Gandhi, Devani & Vidani, 2024) (Dinodiya, Jodoun & Vidani, 2024).

CONCLUSIONS AND RECOMMENDATIONS

The analysis of survey data gives the overall view of the modern investment activities and some important tendencies. The majority of respondents are young people, 62% of them are under 25 which suggests that an emerging trend of young people's early financial participation is taking place. Having a younger population, and a skewed gender ratio of 66/33 male/female, means there is both a potential and a problem for expanding gender investment inclusion. About 84 percent of investors are wholesale investors, and the remaining 16 percent are retail investors; however, the group of investors is young. 7% with working experience for less than 5 years, this demonstrates the importance of improving educational facilities and aid. The criteria include performance history, financial status, and economic environment, and firm management and risk management are other important aspects. Board of directors' and peers' suggestions are influential, and self-study is valued by

investors, indicating a shift toward the DIY investment appetite. The positive satisfaction ratings for services, especially those in Motilal Oswal, depict efficient service provision and investors' satisfaction. From these studies, it is clear that financial institutions need to concentrate on the issues related to the lack of knowledge, gender diversity, and other aspects to be more relevant to various types of investors. To this end, these areas will assist stakeholders in making sound decisions that will enhance investment inclusiveness and efficiency.

FURTHER STUDY

This research still has limitations so further research is needed related to the effect of capital and E-commerce on production and income of micro, small and medium furniture businesses in order to perfect this research and increase insight for readers.

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