

# **A STUDY ON THE PERCEPTION OF THE INVESTORS TOWARDS THE FUNCTIONING OF THE STOCK BROKING COMPANIES IN CHENNAI DURING AND POST COVID – 19 PANDEMIC.**

Submitted in partial fulfillment of the requirements for the award of

**MASTER OF BUSINESS ADMINISTRATION**

by

**RESHMA. S**  
**Register No.40410139**



**SCHOOL OF MANAGEMENT STUDIES**

**SATHYABAMA**

**INSTITUTE OF SCIENCE AND TECHNOLOGY  
(DEEMED TO BE UNIVERSITY)**

**Accredited with Grade “A” by NAAC | 12B Status by UGC | Approved by AICTE  
JEPPIAAR NAGAR, RAJIV GANDHI SALAI, CHENNAI - 600 119**

**APRIL 2022**



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## **SCHOOL OF MANAGEMENT STUDIES**

### **BONAFIDE CERTIFICATE**

This is to certify that this Project Report is the bonafide work of **RESHMA. S 40410139** who carried out the project entitled "A STUDY ON THE PERCEPTION OF THE INVESTORS TOWARDS THE FUNCTIONING OF THE STOCK BROKING COMPANIES IN CHENNAI DURING AND POST COVID – 19 PANDEMIC" under my supervision from January 2022 to March 2022.

**Dr JOYCE S**

**Internal guide**

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**Dr. BHUVANESWARI.G**  
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**Submitted for Viva voce Examination held on \_\_\_\_\_**

**Internal Examiner**

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## **DECLARATION**

I **RESHMA. S (40410139)** hereby declare that the Project Report entitled “**A STUDY ON THE PERCEPTION OF THE INVESTORS TOWARDS THE FUNCTIONING OF THE STOCK BROKING COMPANIES IN CHENNAI DURING AND POST COVID – 19 PANDEMIC**” done by me under the guidance of **DR JOYCE S** is submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

**DATE:**

**PLACE: CHENNAI**

**RESHMA. S**

## **ACKNOWLEDGEMENT**

I am pleased to acknowledge my sincere thanks to Board of Management of **SATHYABAMA** for their kind encouragement in doing this project and for completing it successfully. I am grateful to them.

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I wish to express my thanks to all Teaching and Non-teaching staff members of the **School of Management Studies** who were helpful in many ways for the completion of the project.

**RESHMA. S**

## **ABSTRACT**

Capital market plays a vital role to develop the wealth of the investors and organization. Stock Broking agencies are providing various services in financial sector. They have investors and clients across the nation. In this modern and present scenario, the investors perception towards the stock broking companies needs to be viewed for the better expected role and services form these companies and as well issues related to the services. In this paper the study has been made to find out the investor's perception towards the role of stock broking companies in India during pandemic especially on service quality. In particular, the study has been taken 4 selected stock broking companies in India. The study also helps to understand the role of investment pattern and preferences of investors behind investing in mutual fund. Financial markets are constantly becoming more efficient by providing more promising solutions to the investors. Being a part of financial markets although mutual funds industry is responding very fast by understanding the dynamics of investor's perception towards rewards, still they are continuously following this race in their endeavor to differentiate their products responding to sudden changes in the economy. Therefore, the investors have to consider the prevailing rate of risk-free returns and to compare the fund returns with it. Based on this the selection of schemes and the choice of investment avenues can be decided. Due to the fund manager's poor risk bearing capacity, timing skill, stock selection ability, and imperfect diversification the schemes had suffered with low return. Hence to increase the fund return the concerned fund managers have to improve all these skills.

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# **CHAPTER-I**

## **INTRODUCTION**

### **1.1 INTRODUCTION**

A brokerage company's main duty is to act as a middleman that connects buyers and sellers to facilitate a transaction. Brokerage companies typically receive one of two types of commission: a flat fee or a percentage of the transaction amount. Brokerage companies come in several types, offering a range of products and services at a range of costs and fees. The real estate industry also functions using a brokerage company format, as it is customary for real estate brokers to collaborate, with each company representing one party of the transaction to make a sale. A brokerage company may also be called a brokerage firm, or simply a brokerage. Brokers may work for brokerage companies or operate as independent agents.

### **1.2 TYPES OF BROKERAGES**

- ✓ Full-service brokerage: A full-service brokerage company provides a professional financial adviser who manages all investment decisions and provides ongoing advice and support. Such brokerages, with their high-touch services, are the most expensive option.
- ✓ Discount brokerages: Discount brokers were once brick-and-mortar operations, but are now most often online platforms that allow do-it-yourself (or self-directed) investors to make their own trading decisions for lower commissions.
- ✓ Robo-advisors: Automated investment advisory platforms, or robo-advisors, are a relatively new form of a digital financial advisor that offers investment management services carried out by algorithms with minimal human intervention at a very low cost. Several robo-advisors offer zero commissions or fees, and you can start with as little as \$5 in many cases.

### **1.3 INDUSTRY PROFILE**

- ✓ India's broking industry is transitioning from a transaction-based to a fee-based model, offering services such as investment advisory and wealth management. Apart from advisory services, emphasis on fund-based activities, including loan against shares and margin funding, is rising, allowing brokers to build sustainable earnings.
- ✓ Financial brokers have developed their marketing ability to support customers in achieving their goals. They offer wide-ranging products and services that strengthen their relationship with clients.
- ✓ The industry gained popularity, owing to a significant increase in trading activities. Financial brokerage firms have generated revenues from stocks, commodities, and currency. The financial brokerage market operates through different business verticals including full-service, discount, and hybrid brokerage.
- ✓ In India, brokerage houses offer global investment services that permit their customers to own blue-chip stocks in the US. Investors' demand for portfolio diversification is one of the key drivers that encourage firms to provide these services.

### **1.4 IMPACT OF COVID-19**

- ✓ The pandemic and prolonged global lockdown severely impacted India's financial market and liquidity position.
- ✓ A struggling economy in India, coupled with the outbreak of COVID-19, has led to an apprehension in which capital market investments have become a challenge for investors.
- ✓ While the Indian economy has been experiencing massive pressure of the COVID-19 pandemic, the trading volumes in the domestic capital market started to recover after the lockdown was lifted. It reached an all-time high in July 2020.

## **1.5 COMPANY PROFILE**

- ✓ Zerodha
- ✓ Angel Broking
- ✓ HDFC Securities
- ✓ Upstox
- ✓ SAMCO

My study will be based on the survey, above the list of company mentioned.

## **1.6 PROBLEM STATEMENT**

- ✓ With the entry of private sector and foreign mutual funds the industry has become far more competitive.
- ✓ The range of financial assets available to the house hold sector competes with each other for the attraction of small investors. They entice them to invest their funds by providing incentives and facilities in terms of flexible investment options and withdrawal plan.
- ✓ Each instrument has its own return, risk, liquidity and safety profile. Mutual Funds come into this category. Small investors cannot afford to own scripts of top companies to maximize their returns.
- ✓ the existence of mutual fund industry for over four and a half decades in India, the sample period of most of the studies was not a recent one as well as a short period.

## **1.7 OBJECTIVES OF THE STUDY**

- ✓ To study the Role and services of stock broking companies during and after covid 19 pandemic.
- ✓ To analyze the perception and satisfaction level in terms of providing services to investors by stock broking companies during pandemic COVID - 19.
- ✓ To understand the functioning of stock broking agencies in Chennai.

## **1.8 NEED OF THE STUDY**

- ✓ To study the preference to the investment avenues like bank deposits, real estate, gold, provident fund and the like has come down especially due to fall in interest rates coupled with rising influence and mutual funds have obviously become a viable alternative.
- ✓ To study and know a proper evaluation measure which removes the confusion and help investors to decide the choice of investment avenues and the level of investment.
- ✓ To study and understand their financial performance over a period of time, and the risk associated with their investment, so as to avoid loss and maximize the returns.

## **1.9 SCOPE OF THE STUDY**

- ✓ The study is limited to 5 Indian stock broking companies (Angel Broking, Zerodha, HDFC Securities, Upstox, SAMCO.)
- ✓ To study the investors from these stock broking companies.
- ✓ To study the investors of these stock broking companies which would know the services and which might be helpful in a long run.

## **CHAPTER- II**

### **REVIEW OF LITERATURE**

#### **2.1 REVIEW OF LITERATURE**

- **Jambodekar (1999)** conducted a study to assess the awareness of mutual funds among the investors to identify the information sources influencing the buyer decision and the factors influencing the choice of a particular fund. The study revealed that income schemes and open-ended schemes are preferred over growth schemes and close-ended schemes during the prevalent market conditions. Investors look for safety of principal, liquidity and capital appreciation in order of importance; newspapers and magazines are the first source of information through which investors get to know about mutual funds schemes and investor service is the major differentiating factor in the selection of mutual funds.
- **Warren buffet (2000)** Pradip kar I. Natarajan, J.P. Singh and others Estimated that only 9% of the Indian households invest in shares, around 12% invest in Mutual funds & concluded on certain Investment attributes. They concluded that unless the needs of the investors are critically examined and identified, their savings cannot be transformed into productive capital. This will help to understand the investor behavior, which can have managerial implications for policy makers.
- **Jaspal Singh and Subash Chander (2006)** conducted a study on Investor"s preference for investments in mutual funds. Some 260 mutual fund investors were selected for the study. According to the preference of investors, the investment avenue was ranked as Gold first, followed by the NSC Schemes, and post office schemes. Mutual funds have been ranked at 5th place. Investors belonging to the salaried category and in the age group of 20-35 years preferred close - ended and equity-oriented schemes more. Majority of the investors took

their investment decision on the advice of brokers, professional and financial advisors.

- **Kannadashan (2006)** examined the factors that influence the retail investors decision in investing and observed that the decision of the retail investors is based on various dependent variables viz., gender, age, marital status, educational level, income level, awareness, preference and risk bearing capacity.
- **Desigan et al. (2006)** examined women investors' attitudes towards investment and concluded that women investors were reluctant to invest in mutual funds due to various reasons, including: inadequate knowledge of the different investment instruments and respective instrument policies; market volatility; uncertainties related to investment and assessment of investment; redressal of grievances; etc.
- **Gajendra (2007)** classified hundred mutual fund schemes by employing Cluster Analysis and using a host of criteria like the 1-year total return, 2-year annualized return, 3-year annualized return, 5-year annualized return, alpha, beta, R-squared, Sharpe's ratio, mean and standard deviation and the like. He found that evidences of inconsistencies between the investment style and the return obtained by the fund.
- **Craighead et al., (2007)** supply chain risks have received increasing attention in SCM research due to growing business uncertainty and vulnerability, which significantly lowered business practices like outsourcing, production, supplies, and inventories and in turn caused supply chains to become more susceptible to disruptions due to business risks.
- **Martenson and Rita (2008)** analyzed gender difference for financial consumers and how the Swedish population has allocated their pension investments within the state pension systems as well as the results from a nationally representative sample of consumers. They found that there are less significant differences between expert men and women. Men are both profit oriented and more motivated to make financial investments than women are.
- **Sudalaimuthu and Senthilkumar (2008)** analyzed investor preference with respect to the mutual fund sector considering the following variables: scheme type; purchase of mutual fund units; level of uncertainty faced by investors; origin of data on market value of units; investors' perspective towards variables

impacting mutual fund investment; investors' level of contentment against different instigating factors; source of knowledge of mutual fund schemes; type of plan held by investors; investors' knowledge of risk category; and problems encountered by mutual fund investors.

- **Sehgal and Sanjay (2009)** examined, if there was any short-term persistence in mutual funds' performance in the Indian context. They found that there was no evidence that confirmed persistence using monthly data. They concluded that efficient market hypothesis has implication for hedge funds and other managed portfolios.
- **Singh and Jha (2009)** discovered that investors chose mutual funds on the basis of the funds' ability to provide returns, liquidity, and security; investors were not well informed about systematic investment plans (SIPs). Investor preference with respect to mutual funds varied with age and income. Age significantly impacted awareness of mutual funds while gender did not show a significant influence on awareness of mutual funds.
- **Kaushik and Abhay (2010)** investigated the performance of mutual funds that hold a small number of stocks in their portfolio. They found that average small holdings fund did not outperform the S&P 500 index. Winner portfolios outperformed the S&P composite index by 49.2 % per annum, whereas losers under performed by 38.4 % per annum over the same period.
- **Malmendier and Nagel (2011)** opined those occurrences such as the Great Depression of the 1930s could have long-lasting effects on investor opinion and risk-bearing attitude. During a financial crisis, investor wealth is negatively impacted and returns become uncertain.
- **Paul & Garodia (2012)** highlighted expectation level of retail investors from various product dimensions of investment. They observed that a demographic variable like age, sex, occupation, education level etc., has significant impact on the investment pattern. The level of expectation from investment is different among various categories of investors.
- **Murithi et al., (2012)**; Investments in real estate, gold and post office deposits are considered as reliable traditional investments due to the ease of operation, familiarity, inflation-resistance, tax shield and physical presence.
- **Alagu Pandian. V and G. Thangadurai (2013)** found that most investors opted for bank deposits first, then for investments in gold.

- Another study by **Paul (2014)** revealed the gap in the communication level between the mutual fund houses and the retail investors. The study concluded that the mutual fund houses have failed to meet the expectation of the investors.
- **Arora & Marwaha, (2014)**, The liberalization in financial services introduced the non-traditional investment avenues like diverse mutual funds schemes and investment plans.
- **Büyüktaktakin et al. (2018)** have focused on epidemic outbreaks and business operations. The COVID-19 pandemic has confirmed that supply chains acted as the veins of economic activities.
- **Binod Guragai & S. Drew Peabody (2018)** concluded that as investors grew older, planning for retirement and savings assumed higher priority; such investors tended to invest more in stocks.
- **Senthamizhselvi. A and Vedantam Seetha Ram, (2018)**, There is a considerable influence of investment options such as Bank Deposits, Insurance, PPF, NSC, Post office, Real estate, Gold and Chit funds in investment decision making; especially when individuals are making investments on high/low risk investment options that helps to take better decision making.
- **Gormsen & Koijen (2020)** have considered the use of information from the accumulated equity market and dividend futures to compute how investors' anticipation about economic progress beyond boundaries emerge as a reaction to the coronavirus outbreak and subsequent policy feedback. It has been observed by authors that change in investor perception drives the willingness to trade and take risks. This is mainly due to the poor performance of the stock market during the financial crisis.
- **Dev and Sengupta, (2020)**, Workers with no formal employment contracts face job and income insecurity, and don't enjoy health or pension benefits; thus, they are more likely to be negatively affected by crises like the present one.

## **CHAPTER- III**

### **RESEARCH METHODOLOGY**

#### **3.1 METHODOLOGY**

Descriptive and analytical research. There is general feeling that descriptive studies are factual and are very simple. This is not necessarily true. Descriptive studies can be complex demanding a high degree of scientific skill on the part of the researcher. Descriptive studies are well structured. It is therefore necessary that the researcher gives sufficient thought to framing research questions and deciding the types of data to be collected and the procedure to be used for this purpose.

#### **3.2 RESEARCH DESIGN**

➤ **Sampling method**

Sampling is a vital strategy in a statistical analysis, which comprises a selection of a few portions of a potential population so as to assess or learn something from the population at a cheaper cost. My sampling methods are Non-probabilistic, Convenient sampling technique.

➤ **Data collection**

Primary data.

➤ **Analysis method**

The descriptive statistic is used to describes the basic features of information and shows or summarizes data in a rational way. Descriptive statistics is a study of quantitatively describing. This type of statistics draws in all of the data from a certain population or a sample of it. Descriptive statistics can include numbers, charts, tables, graphs, or other data visualization types to present raw data. My analysis is Descriptive data analysis.

➤ **Sample size**

My sample size of data is 200.

➤ **Analysis software and tools**

Two of the statistical analysis tools in SPSS software will be used.

### **3.3 SAMPLING TECHNIQUE**

#### **Convenience sampling method**

A convenience sample is one of the main types of non-probability sampling methods. A convenience sample is made up of people who are easy to reach. It includes people who are investors and non-investors of mutual funds.

### **3.4. SOURCES OF DATA**

Data collection is the term used to describe a process of preparing and collecting data.

- Primary Data - Questionnaire given to 200 respondents.

### **3.5 LOCATION & TARGETED PEOPLE OF STUDY-**

My location & Targeted people of study is based in Chennai.

### **3.6 HYPOTHESIS: Chi square, Anova, Correlation.**

### **3.7 TOOLS FOR ANALYSIS**

#### **3.7.1 PERCENTAGE ANALYSIS**

Research questions are always answered with a descriptive statistic: generally, either percentage or mean. Percentage is appropriate when it is important to know how many of the participants gave a particular answer. Generally, percentage is reported when the responses have discrete categories.

#### **3.7.2 HYPOTHESIS ANALYTICAL TOOLS(SPSS)**

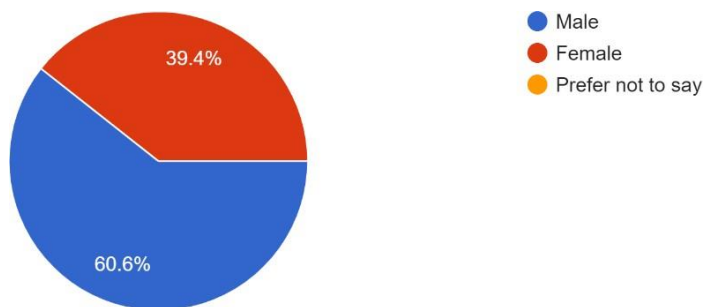
- H0 - There is a relationship between investment and investors attitude.
- H1 - There is no relationship between investment and investors attitude.
- H0 - There is no relationship between investment and risk.
- H1 - There is a relationship between investment and risk.

## CHAPTER- IV DATA ANALYSIS AND INTERPRETATION

### 4.1 PERCENTAGE ANALYSIS

**TABLE 4.1.1 GENDER OF RESPONDENTS**

| S. No | Particulars | No. of Respondents | Percentage |
|-------|-------------|--------------------|------------|
| 1     | Male        | 90                 | 45         |
| 2     | Female      | 110                | 55         |
| TOTAL |             | 200                | 100        |



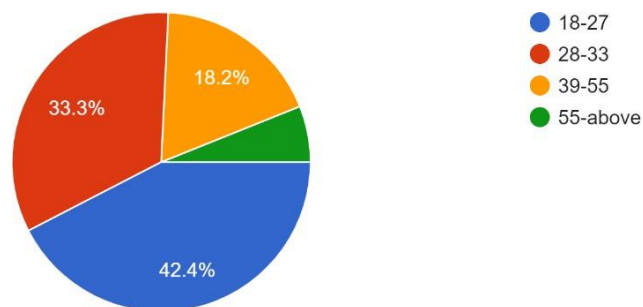
**CHART 4.1.1 GENDER OF RESPONDENTS**

**INTERPRETATION:** Out of 100 respondent's male respondents are 45 percentage and female respondents are 55 percentage.

**INFERENCE:** Majority of the respondents (55%) are Female.

**TABLE 4.1.2 AGE OF RESPONDENTS**

| S. No        | Particulars  | No. of Respondents | Percentage |
|--------------|--------------|--------------------|------------|
| 1            | 20-30        | 120                | 60         |
| 2            | 31-40        | 25                 | 12.5       |
| 3            | 41-50        | 30                 | 15         |
| 4            | 50 and above | 25                 | 12.5       |
| <b>TOTAL</b> |              | <b>200</b>         | <b>100</b> |



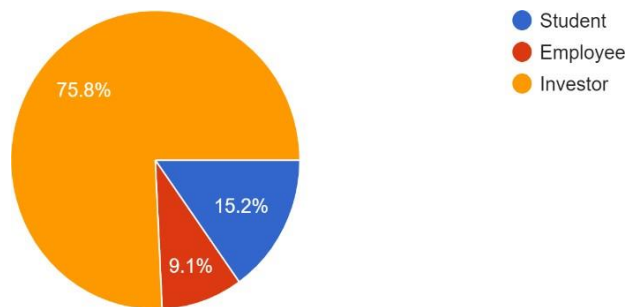
**CHART 4.1.2 AGE OF RESPONDENTS**

**INTERPRETATION:** Out of 100 respondents, 60.00 percentage of the respondents are aged between 20-30, 12.5 percentage of the respondents are aged between 31-40, 15.00 percentage of respondents are aged between 41-50 and 12.5 percentage of the respondents are at the age crew of above 50.

**INFERENCE:** Majority of the respondents (60%) are age between 20-30.

**TABLE 4.1.3 EDUCATIONAL QUALIFICATION OF RESPONDENTS**

| S. No        | Particulars   | No. of Respondents | Percentage |
|--------------|---------------|--------------------|------------|
| 1            | Graduate      | 90                 | 45         |
| 2            | Post-Graduate | 40                 | 20         |
| 3            | Diploma       | 70                 | 35         |
| <b>TOTAL</b> |               | <b>200</b>         | <b>100</b> |



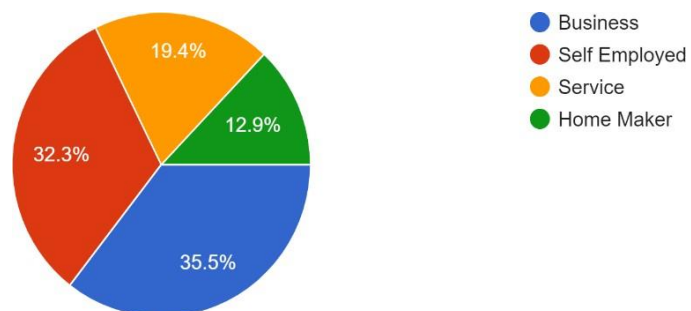
**CHART 4.1.3 EDUCATIONAL QUALIFICATION OF RESPONDENTS**

**1INTERPRETATION:** Out of 100 respondents, 45.00 percentage of respondents belong to Graduate ,20.00 of the respondents belong to post-graduate and the remaining 35.00 percentage of the respondents are Diploma.

**INFERENCE:** Majority of the respondents (45%) are Graduate.

**TABLE 4.1.4 OCCUPATION OF RESPONDENTS**

| S. No | Particulars | No. of Respondents | Percentage |
|-------|-------------|--------------------|------------|
| 1     | Employee    | 130                | 65         |
| 2     | Investor    | 40                 | 20         |
| 3     | Student     | 30                 | 15         |
| Total |             | 200                | 100        |



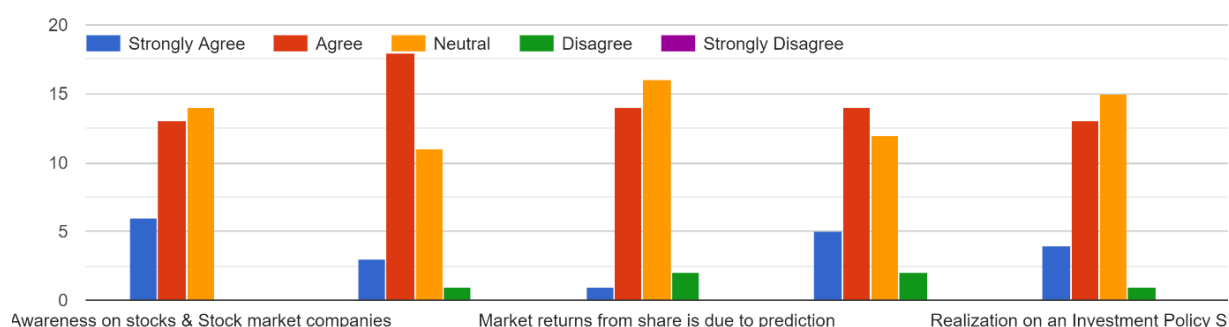
**CHART 4.1.4 OCCUPATION OF RESPONDENTS**

**INTERPRETATION:** Out of 100 respondents, 65.00 percentage of the respondents were private employees and 20.00 percentage of the respondents were Investor and 15.00 percentage of the respondents were Student.

**INFERENCE:** Majority of the respondents (65%) are Employee.

**TABLE 4.1.5 KNOWLEDGE OF INVESTORS**

| Knowledge of Investors                             | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|----------------------------------------------------|----------------|-------|---------|----------|-------------------|
| Awareness on stocks & Stock market companies       |                |       |         |          |                   |
| Market returns from shares is due to consistency   |                |       |         |          |                   |
| Market returns from share is due to prediction     |                |       |         |          |                   |
| Market returns from the Stock Market with a broker |                |       |         |          |                   |
| Realization on an Investment Policy Statement      |                |       |         |          |                   |



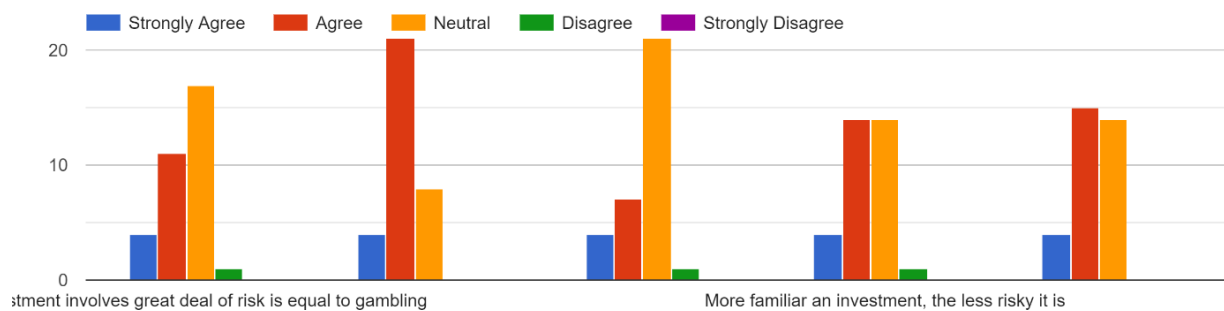
**CHART 4.1.5 KNOWLEDGE OF INVESTORS**

**INTERPRETATION:** Out of 200 respondents, Majority (70%) of the respondents agreed that Awareness on stocks & Stock market companies. Majority (85%) of the respondents agreed that Market returns from share is due to prediction. Majority (60%) of the respondents agreed that Market returns from the Stock Market with a broker. Majority (72%) of the respondents agreed that Realization on an Investment Policy Statement.

**INFERENCE:** Majority of respondents (85%) are agreed that market returns from share due to prediction.

**TABLE 4.1.6 RISKS TAKEN BY INVESTORS**

| Risks                                                       | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|-------------------------------------------------------------|----------------|-------|---------|----------|-------------------|
| Investment involves great deal of risk is equal to gambling |                |       |         |          |                   |
| Broker decides the best investment level for investors      |                |       |         |          |                   |
| More money one has, the more investment risk one can take   |                |       |         |          |                   |
| More familiar an investment, the less risky it is           |                |       |         |          |                   |
| Older people take lesser investment risk                    |                |       |         |          |                   |



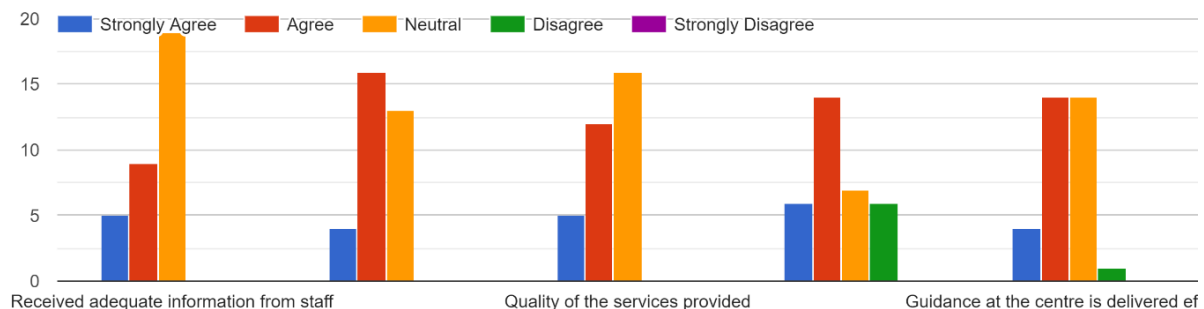
**CHART 4.1.6 RISKS TAKEN BY INVESTORS**

**INTERPRETATION:** Out of 200 respondents, Majority (70%) of the respondents agreed that Investment involves great deal of risk is equal to gambling. Majority (80%) of the respondents agreed that Broker decides the best investment level for investors. Majority (90%) of the respondents agreed that more money one has, the more investment risk one can take. Majority (55%) of the respondents agreed that older people take lesser investment risk.

**INFERENCE:** Majority of respondents (90%) agreed that more money has, the more investment risk one can take.

**TABLE 4.1.7 SERVICE & GUIDANCE OF STOCK BROKING COMPANIES**

| Service & Guidance                              | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|-------------------------------------------------|----------------|-------|---------|----------|-------------------|
| Received adequate information from staff        |                |       |         |          |                   |
| Staff are courteous and helpful                 |                |       |         |          |                   |
| Quality of the services provided                |                |       |         |          |                   |
| Times available for appointments                |                |       |         |          |                   |
| Guidance at the center is delivered effectively |                |       |         |          |                   |



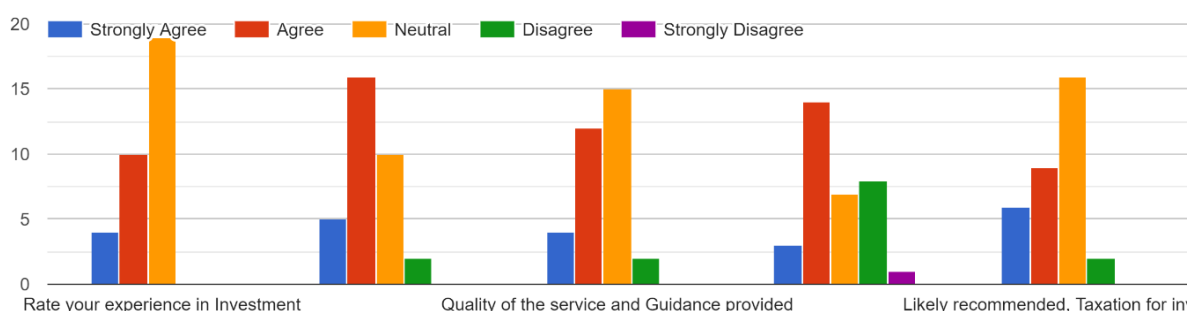
**CHART 4.1.7 SERVICE & GUIDANCE OF STOCK BROKING COMPANIES**

**INTERPRETATION:** Out of 200 respondents, Majority (75%) of the respondents agreed that received adequate information from staff. Majority (66%) of the respondents agreed that Staff are courteous and helpful. Majority (60%) of the respondents agreed that Quality of the services provided. Majority (73%) of the respondents agreed that Guidance at the center is delivered effectively.

**INFERENCE:** Majority of respondents (75%) agreed that received adequate information from staff.

**TABLE 4.1.8 INVESTORS SATISFACTION**

| Investor's satisfaction                      | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|----------------------------------------------|----------------|-------|---------|----------|-------------------|
| Rate your experience in Investment           |                |       |         |          |                   |
| How likely would you recommend               |                |       |         |          |                   |
| Quality of the service and Guidance provided |                |       |         |          |                   |
| Satisfaction on Profitable Investment        |                |       |         |          |                   |
| Likely recommended, Taxation for investors   |                |       |         |          |                   |



**CHART 4.1.8 INVESTORS SATISFACTION**

**INTERPRETATION:** Out of 200 respondents, Majority (70%) of the respondents agreed that Rate your experience in Investment. Majority (75%) of the respondents agreed that how likely would you recommend. Majority (70%) of the respondents agreed that Quality of the service and Guidance provided. Majority (65%) of the respondents agreed that Satisfaction on Profitable Investment.

**INFERENCE:** Majority of respondents (75%) agreed that how likely would you recommend to others.

## 4.2 STATISTICAL ANALYSIS

### 4.2.1 CORRELATION

#### Service and Knowledge

- H0 - There is a relationship between service and knowledge.
- H1 - There is no relationship between service and knowledge.

| Correlation                                                  |           |                         |         |           |
|--------------------------------------------------------------|-----------|-------------------------|---------|-----------|
|                                                              |           |                         | Service | Knowledge |
| Spearman's rho                                               | Service   | Correlation Coefficient | 1.000   | .402**    |
|                                                              |           | Sig. (2-tailed)         | .       | .002      |
|                                                              |           | N                       | 100     | 100       |
|                                                              | Knowledge | Correlation Coefficient | .402**  | 1.000     |
|                                                              |           | Sig. (2-tailed)         | .002    | .         |
|                                                              |           | N                       | 500     | 500       |
| **. Correlation is significant at the 0.02 level (2-tailed). |           |                         |         |           |

**INTERPRETATION:** From the table, it is interpreted that the significance value is 1.00 which is less than 0.05 and less than the critical value 5, So the null hypothesis rejected and alternative hypothesis got accepted. Thus, there is a relationship between service & knowledge.

### Service and Risks

- H0 - There is a relationship between service and risks.
- H1 - There is no relationship between service and risks.

| Correlation                                                  |         |                         |         |        |
|--------------------------------------------------------------|---------|-------------------------|---------|--------|
|                                                              |         |                         | Service | Risks  |
| Spearman's rho                                               | Service | Correlation Coefficient | 1.000   | .502** |
|                                                              |         | Sig. (2-tailed)         | .       | .001   |
|                                                              |         | N                       | 100     | 100    |
|                                                              | Risks   | Correlation Coefficient | .502**  | 1.000  |
|                                                              |         | Sig. (2-tailed)         | .001    | .      |
|                                                              |         | N                       | 100     | 100    |
| **. Correlation is significant at the 0.01 level (2-tailed). |         |                         |         |        |

**INTERPRETATION:** From the table, it is interpreted that the significance value is 1.00 which is less than 0.05 and less than the critical value 1, So the null hypothesis rejected and alternative hypothesis got accepted. Thus, there is a relationship between service & risks.

### Service and Investors satisfaction

- H0 - There is a relationship between service and investors satisfaction.
- H1 - There is no relationship between service and investors satisfaction.

| Correlation                                                  |                        |                         |             |                        |
|--------------------------------------------------------------|------------------------|-------------------------|-------------|------------------------|
|                                                              |                        |                         | Performance | Investors satisfaction |
| Spearman's rho                                               | Service                | Correlation Coefficient | 1.000       | .802**                 |
|                                                              |                        | Sig. (2-tailed)         | .           | .000                   |
|                                                              |                        | N                       | 100         | 100                    |
|                                                              | Investors satisfaction | Correlation Coefficient | .802**      | 1.000                  |
|                                                              |                        | Sig. (2-tailed)         | .000        | .                      |
|                                                              |                        | N                       | 100         | 100                    |
| **. Correlation is significant at the 0.00 level (2-tailed). |                        |                         |             |                        |

**INTERPRETATION:** From the table, it is interpreted that the significance value is 1.00 which is less than 0.05 and less than the critical value 1, So the null hypothesis rejected and alternative hypothesis got accepted. Thus, there is a relationship between service & Investor's satisfaction.

## 4.2.2 CHI SQUARE

### Knowledge and Service:

- H0: There is no association between Knowledge and Service.
- H1: There is a association between Knowledge and Service.

|           |                | Chi-square and df | Fishers Exact Test | Total |
|-----------|----------------|-------------------|--------------------|-------|
|           | Service        | Pearson           | Sig 2 sided        |       |
| Knowledge | Strongly agree | 7.5 & 6.5         | .001               | 120   |
|           | Agree          | 7.5 & 6.5         | .001               | 80    |
| Total     |                |                   |                    | 200   |

**INTERPRETATION:** From the table, it is interpreted that the significance value is 0.001, which was less than 0.5, So the null hypothesis rejected and alternative hypothesis got accepted with the chi-square value 7.5 and 6.5. Thus, there is an association between knowledge and service.

**Risks and Service:**

- H0: There is no association between Risks and Service.
- H1: There is a association between Risks and Service.

|       |                | Chi-square and df | Fishers Exact Test | Total |
|-------|----------------|-------------------|--------------------|-------|
|       | Service        | Pearson           | Sig 2 sided        |       |
| Risks | Strongly agree | 6.0 & 4.8         | .001               | 110   |
|       | Agree          | 6.0 & 4.8         | .001               | 90    |
| Total |                |                   |                    | 200   |

**INTERPRETATION:** From the table, it is interpreted that the significance value is 0.001, which was less than 0.5, So the null hypothesis rejected and alternative hypothesis got accepted with the chi-square value 6.0 and 4.8. Thus, there is an association between risks and service.

**Investor's satisfaction and Service:**

- H0: There is no association between Investors and Service.
- H1: There is a association between Investors and Service.

|                        |                | Chi-square and df | Fishers Exact Test | Total |
|------------------------|----------------|-------------------|--------------------|-------|
|                        | Service        | Pearson           | Sig 2 sided        |       |
| Investors satisfaction | Strongly agree | 7.5 & 6.5         | .001               | 80    |
|                        | Agree          | 7.5 & 6.5         | .001               | 120   |
| Total                  |                |                   |                    | 200   |

**INTERPRETATION:** From the table, it is interpreted that the significance value is 0.001, which was less than 0.5, So the null hypothesis rejected and alternative hypothesis got accepted with the chi-square value 7.5 and 6.5. Thus, there is an association between Investor's satisfaction and service.

### 4.2.3 ANOVA

|                                |                | Sum of Squares | df  | Mean Square | F     | Sig. |
|--------------------------------|----------------|----------------|-----|-------------|-------|------|
| <b>Service</b>                 | Between Groups | 1.783          | 60  | .594        | 5.312 | .001 |
|                                | Within Groups  | 55.505         | 140 | .112        |       |      |
|                                | Total          | 57.288         | 200 |             |       |      |
| <b>Knowledge</b>               | Between Groups | 1.739          | 110 | .580        | 5.108 | .002 |
|                                | Within Groups  | 56.283         | 90  | .113        |       |      |
|                                | Total          | 58.022         | 200 |             |       |      |
| <b>Risks</b>                   | Between Groups | 1.783          | 120 | .594        | 5.312 | .001 |
|                                | Within Groups  | 55.505         | 80  | .112        |       |      |
|                                | Total          | 57.288         | 200 |             |       |      |
| <b>Investor's satisfaction</b> | Between Groups | 1.783          | 130 | .594        | 5.312 | .001 |
|                                | Within Groups  | 55.505         | 70  | .112        |       |      |
|                                | Total          | 57.288         | 200 |             |       |      |

- Results states that, there is a relationship between dependent variable and independent variable because of the strong F value, which was greater than the significance value.
- Service  $5.312 > 0.002$ , Knowledge  $5.108 > 0.002$ , Risks  $5.312 > 0.00$ , Investor's satisfaction  $5.312 > 0.001$ .
- So, the null hypothesis rejected and alternative hypothesis got accepted.

## **CHAPTER-5**

### **FINDINGS, SUGESSTIONS & CONCLUSION**

#### **5.1 FINDINGS**

- ✓ Out of 200 respondents, Majority (55%) of the respondents are female, Majority (60%) of the respondents falls in category of 20-30 years of age. Majority (45%) of the respondents are under graduated. Majority (65%) of the respondents working in Employee.
- ✓ Out of 200 respondents, Majority (70%) of the respondents agreed that Awareness on stocks & Stock market companies. Majority (85%) of the respondents agreed that Market returns from share is due to prediction. Majority (60%) of the respondents agreed that Market returns from the Stock Market with a broker. Majority (72%) of the respondents agreed that Realization on an Investment Policy Statement.
- ✓ Out of 200 respondents, Majority (70%) of the respondents agreed that Investment involves great deal of risk is equal to gambling. Majority (80%) of the respondents agreed that Broker decides the best investment level for investors. Majority (90%) of the respondents agreed that more money one has, the more investment risk one can take. Majority (55%) of the respondents agreed that older people take lesser investment risk.
- ✓ Out of 200 respondents, Majority (75%) of the respondents agreed that received adequate information from staff. Majority (66%) of the respondents agreed that Staff are courteous and helpful. Majority (60%) of the respondents agreed that Quality of the services provided. Majority (73%) of the respondents agreed that Guidance at the center is delivered effectively.

- ✓ Out of 200 respondents, Majority (70%) of the respondents agreed that Rate your experience in Investment. Majority (75%) of the respondents agreed that how likely would you recommend. Majority (70%) of the respondents agreed that Quality of the service and Guidance provided. Majority (65%) of the respondents agreed that Satisfaction on Profitable Investment.
- ✓ Out of 200 respondents, Majority (72%) of the respondents agreed that Market returns from shares is due to consistency. Majority (45%) of the respondents agreed that more familiar an investment, the less risky it is. Majority (70%) of the respondents agreed that times available for appointments. Majority (85%) of the respondents agreed that Taxation for investors.

## **5.2 SUGESSTIONS**

- ✓ The present study found that due to the fund manager's poor risk bearing capacity, timing skill, stock selection ability, and imperfect diversification the schemes had suffered with low return. Hence to increase the fund return the concerned fund managers have to improve all these skills.
- ✓ The investors have to consider the prevailing rate of risk-free returns and to compare the fund returns with it. Based on this the selection of schemes and the choice of investment avenues can be decided.
- ✓ Based on the informal discussion had with the individual investors it is suggested that the quarterly statement can contain the portfolio details through which the investors can understand how their investment is diversified.
- ✓ Transparency must be followed while purchasing and redeeming the schemes and entry load charges can be reduced.
- ✓ Due to inability and improper management of the fund managers nearly 50% of the selected equity schemes had given negative differential return.
- ✓ As 50% chose financial advisors as their preferred channel. Mutual fund companies should give training to the financial advisors about the mutual fund

schemes and its objectives as they are the main source to influence the investors.

- ✓ SBIMF should create more awareness about the schemes in order to attract more investors in investing in their mutual funds. 36% did not invest in SBIMF because they are not aware about it.
- ✓ People belonging to the age group of 50 and above form 12% as they can be encouraged to invest in mutual funds by providing mutual funds with lower risk.
- ✓ Debt portfolio schemes can be less risky and 24% opted for schemes having debt portfolio. Debt funds can be more beneficial if the mutual fund companies can create more awareness and provide expert knowledge to increase investments in debt portfolio.
- ✓ SBIMF should provide knowledge about the higher returns because 14% did not invest in SBIMF as they feel that gives fewer returns compared to others.

### **5.3 CONCLUSION**

Stock broking companies are focusing more on acquiring customer through digital mode during the pandemic. It has been created new mode of market serving by digital players who have user friendly platform. Customer are acquired by digital players in digital broking space. Covid made the investors coming to the market through digital platform And Analysis, hence it is understood that male investor - respondents are good in number compare to the female respondents to express their opinion on the working of stocking companies. The 20-29years and 30-39years of age groups captured the highest percentages than others. Education qualification. In this view, it can be opined that the responses from investor - respondents carry more weight as the respondents are well educated to comment on the working of stock broking companies. Occupation Professional and businessmen became important in obtaining a data on working of stock broking companies. The perception includes in the areas following areas- information is reliable, provide accurate picture of fluctuations in stocks, are unbiased in giving opinions, Help enlarge investor pool, monitor credit opinion on issues in a timely and efficient manner, Timely revision and Updating, Investor awareness and education, provides superior information at Low cost, Easy understanding the stock market, encourages to invest in companies to get high returns, reasonable brokerage charges.

It is clear to conclude that there is no significant difference between gender, age education and perception levels towards the services of stock broking companies. And it concludes that there is significant difference between occupational groups and perception levels. The Angel broking stock broking company was given first rank in terms of the services. Now the investors are desired to use online mode of transactions and trading during covid.

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**A STUDY ON THE PERCEPTION OF THE INVESTORS TOWARDS THE  
FUNCTIONING OF THE STOCK BROKING COMPANIES IN CHENNAI DURING AND  
POST COVID – 19 PANDEMIC.**

**Part-I**

Name: .....

Gender: Male ☐ Female ☐

Age: 18-27 ☐ 28-38 ☐ 39-55 ☐ 55 and above ☐

Educational Qualification: Student ☐ Employee ☐ Investor ☐

Occupation: Business ☐ Self Employed ☐ Service ☐ Home maker ☐

Monthly Income: >20000 ☐ 20000-30000 ☐ 30000-40000 ☐

40000-50000 ☐ <50000 ☐

**Part- II**

| Knowledge of Investors                             | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|----------------------------------------------------|----------------|-------|---------|----------|-------------------|
| Awareness on stocks & Stock market companies       |                |       |         |          |                   |
| Market returns from shares is due to consistency   |                |       |         |          |                   |
| Market returns from share is due to prediction     |                |       |         |          |                   |
| Market returns from the Stock Market with a broker |                |       |         |          |                   |
| Realization on an Investment Policy Statement      |                |       |         |          |                   |

| <b>Risks</b>                                                | <b>Strongly Agree</b> | <b>Agree</b> | <b>Neutral</b> | <b>Disagree</b> | <b>Strongly Disagree</b> |
|-------------------------------------------------------------|-----------------------|--------------|----------------|-----------------|--------------------------|
| Investment involves great deal of risk is equal to gambling |                       |              |                |                 |                          |
| Broker decides the best investment level for investors      |                       |              |                |                 |                          |
| More money one has, the more investment risk one can take   |                       |              |                |                 |                          |
| More familiar an investment, the less risky it is           |                       |              |                |                 |                          |
| Older people take lesser investment risk                    |                       |              |                |                 |                          |

| <b>Service &amp; Guidance</b>                   | <b>Strongly Agree</b> | <b>Agree</b> | <b>Neutral</b> | <b>Disagree</b> | <b>Strongly Disagree</b> |
|-------------------------------------------------|-----------------------|--------------|----------------|-----------------|--------------------------|
| Received adequate information from staff        |                       |              |                |                 |                          |
| Staff are courteous and helpful                 |                       |              |                |                 |                          |
| Quality of the services provided                |                       |              |                |                 |                          |
| Times available for appointments                |                       |              |                |                 |                          |
| Guidance at the centre is delivered effectively |                       |              |                |                 |                          |

| <b>Investor's satisfaction</b>               | <b>Strongly Agree</b> | <b>Agree</b> | <b>Neutral</b> | <b>Disagree</b> | <b>Strongly Disagree</b> |
|----------------------------------------------|-----------------------|--------------|----------------|-----------------|--------------------------|
| Rate your experience in Investment           |                       |              |                |                 |                          |
| How likely would you recommend               |                       |              |                |                 |                          |
| Quality of the service and Guidance provided |                       |              |                |                 |                          |
| Satisfaction on Profitable Investment        |                       |              |                |                 |                          |
| Likely recommended, Taxation for investors   |                       |              |                |                 |                          |

# **A STUDY ON THE PERCEPTION OF THE INVESTORS TOWARDS THE FUNCTIONING OF STOCK BROKING COMPANIES IN CHENNAI DURING AND POST COVID-19 PANDEMIC.**

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## **I. ABSTRACT:**

Capital marketplace performs an essential function to increase the wealth of the traders and organization. Stock Broking organizations are supplying numerous offerings in economic sector. They have traders and customers throughout the nation. In this contemporary and gift scenario, the trader's notion in the direction of the inventory dealer businesses wishes to be regarded for the higher anticipated function and offerings shape those businesses and as nicely problems associated with the offerings. In this paper the examiner has been made to discover the investor's notion in the direction of the function of inventory dealer businesses in India at some stage in pandemic in particular on carrier quality. In particular, the examiner has been taken four decided on inventory dealer businesses in India. The examiner additionally facilitates to recognize the function of funding sample and alternatives of traders at the back of making an investment in mutual fund. Financial markets are continuously turning into greater green via way of means of supplying greater promising answers to the traders. Being part of economic markets despite the fact that mutual price range enterprise is responding very speedy via way of means of know-how the dynamics of investor's notion in the direction of rewards, nonetheless they're constantly following this race of their endeavor to distinguish their merchandise responding to surprising adjustments withinside the economy.

**KEYWORDS:** *Stock broking, financial markets, Mutual funds, Examiner, Pandemic.*

## **II. INTRODUCTION:**

- a) WHICH acts as a middleman between buyers & sellers? {Stock brokerage companies}
- b) WHAT are the other names for Brokerage companies? {brokerage firm, or simply a brokerage}
- c) WHEN Financial brokerage firms gain popularity, they generate? {revenues from Stocks, Commodities & Currency}
- d) WHERE do investors make their own trading decisions for lower commissions? {Discount brokerage}
- e) WHY financial brokerage market operates through different business verticals? {Brokerage market operates through different business vertical because of Popularity gained by the firm}
- f) HOW Financial brokers have developed their marketing ability to support customers? {They offer wide-ranging offers and services}
- g) HOW MUCH commission or fees are paid in Robo-advisors brokerage? {Zero commission}

A brokerage business enterprise's major obligation is to behave as an intermediary that connects consumers and dealers to facilitate a transaction. Brokerage agencies commonly acquire one in all sorts of commission: a flat rate or a percent of the transaction amount. Brokerage agencies are available numerous types, providing various services and products at various charges and fees. The actual property enterprise additionally features the usage of a brokerage business enterprise format, as it's far standard for actual property agents to collaborate, with every business enterprise representing one celebration of the transaction to make a sale. A brokerage business enterprise can also be referred to as a brokerage firm, or definitely a brokerage. Brokers may fit for brokerage agencies or function as unbiased agents.

## **III. REVIEW OF LITERATURE:**

- a) **Büyüktakin et al. (2018)** have focused on epidemic outbreaks and business operations. The COVID-19 pandemic has confirmed that supply chains acted as the veins of economic activities.

- b) **Binod Guragai & S. Drew Peabody (2018)** concluded that as investors grew older, planning for retirement and savings assumed higher priority; such investors tended to invest more in stocks.
- c) **Arora & Marwaha, (2014)**, The liberalization in financial services introduced the non- traditional investment avenues like diverse mutual funds schemes and investment plans.
- d) **Murithi et al., (2012)**; Investments in real estate, gold and post office deposits are considered as reliable traditional investments due to the ease of operation, familiarity, inflation- resistance, tax shield and physical presence.
- e) **Sehgal and Sanjay (2009)** examined, if there has been any short-time period staying power in mutual budget' overall performance withinside the Indian context. They located that there has been no proof that showed staying power the usage of month-to-month data.

#### **IV. OBJECTIVES OF THE SUDY:**

- a) To study the Role and services of stock broking companies during and after covid 19 pandemic.
- b) To analyze the perception and satisfaction level in terms of providing services to investors by stock broking companies during pandemic COVID -19.
- c) To understand the functioning of stock broking agencies in Chennai.

#### **V. METHODOLOGY:**

##### **a) *RESEARCH DESIGN:***

From the objective we have studied the Perception of investors towards the functioning of Stock Broking Companies in Chennai during pandemic period. To analyze this different data, have to be collected from Investors and Non- Investors.

##### **b) *SAMPLING DESIGN:***

Simple random sampling (SRS), popularly known as “random sampling”, includes the selection of sample at arbitrary from the sampling frame utilizing either random number tables or an internet arbitrary number generator.

##### **c) *DATA COLLECTION METHOD:***

Data collection is the term used to describe a process of preparing and collecting data.

- ✓ Primary Data – Questionnaire given to 200 respondents.

##### **d) *STATISTICAL TOOLS:*** Chi-square, Anova, Correlation.

#### **VI. DATA ANALYSIS:**

##### ***GENDER:***

| <b>S. No</b> | <b>Particulars</b> | <b>No. of Respondents</b> | <b>Percentage</b> |
|--------------|--------------------|---------------------------|-------------------|
| 1            | Male               | 90                        | 45                |
| 2            | Female             | 110                       | 55                |
| <b>TOTAL</b> |                    | <b>200</b>                | <b>100</b>        |

- Out of 100 respondent's male respondents are 55.00 percentage and female respondents are 45.00 percentage

**AGE OF THE RESPONDENTS:**

| S. No        | Particulars  | No. of Respondents | Percentage |
|--------------|--------------|--------------------|------------|
| 1            | 20-30        | 120                | 60         |
| 2            | 31-40        | 25                 | 12.5       |
| 3            | 41-50        | 30                 | 15         |
| 4            | 50 and above | 25                 | 12.5       |
| <b>TOTAL</b> |              | <b>200</b>         | <b>100</b> |

- Out of 100 respondents, 60.00 percentage of the respondents are aged between 20-30, 12.5 percentage of the respondents are aged between 31-40, 15.00 percentage of respondents are aged between 41-50 and 12.5 percentage of the respondents are at the age of above 50

**EDUCATIONAL QUALIFICATION:**

| S. No        | Particulars   | No. of Respondents | Percentage |
|--------------|---------------|--------------------|------------|
| 1            | Graduate      | 90                 | 45         |
| 2            | Post-Graduate | 40                 | 20         |
| 3            | Diploma       | 70                 | 35         |
| <b>TOTAL</b> |               | <b>200</b>         | <b>100</b> |

- Out of 100 respondents, 45.00 percentage of the respondents were Graduate and 20.00 percentage of the respondents were Post Graduate and 35.00 percentage of the respondents were Diploma.

**INCOME:**

| S. No        | Particulars | No. of Respondents | Percentage |
|--------------|-------------|--------------------|------------|
| 1            | Below 20000 | 80                 | 40         |
| 2            | 20000-30000 | 60                 | 30         |
| 3            | 31000-40000 | 40                 | 20         |
| 4            | Above 40000 | 20                 | 10         |
| <b>TOTAL</b> |             | <b>200</b>         | <b>100</b> |

- Out of 100 respondents, 40.00 percentage of the respondents comes under the category of income below 20000, 30.00 percentage of the respondents comes under the category of income between 20000 – 30000, 20.00 percentage of the respondents comes under the category of income 31000– 40000 and 10.0 percentage of the respondent comes under the category of income above 40000.

**CORRELATION:****Service and Knowledge:**

- H0 - There is a relationship between service and knowledge.
- H1 – There is no relationship between service and knowledge.

| Correlation                                                  |           |                         |         |           |
|--------------------------------------------------------------|-----------|-------------------------|---------|-----------|
|                                                              |           |                         | Service | Knowledge |
| Spearman's rho                                               | Service   | Correlation Coefficient | 1.000   | .402**    |
|                                                              |           | Sig. (2-tailed)         | .       | .002      |
|                                                              |           | N                       | 100     | 100       |
|                                                              | Knowledge | Correlation Coefficient | .402**  | 1.000     |
|                                                              |           | Sig. (2-tailed)         | .002    | .         |
|                                                              |           | N                       | 500     | 500       |
| **. Correlation is significant at the 0.02 level (2-tailed). |           |                         |         |           |

- From the table, it is interpreted that the significance value is 1.00 which is less than 0.05 and less than the critical value 5, So the null hypothesis rejected and alternative hypothesis got accepted. Thus, there is a relationship between service & knowledge.

**Service and Risks:**

- H0 - There is no relationship between service and risk.
- H1 - There is a relationship between service and risk.

| Correlation                                                  |         |                         |         |        |
|--------------------------------------------------------------|---------|-------------------------|---------|--------|
|                                                              |         |                         | Service | Risks  |
| Spearman's rho                                               | Service | Correlation Coefficient | 1.000   | .502** |
|                                                              |         | Sig. (2-tailed)         | .       | .001   |
|                                                              |         | N                       | 100     | 100    |
|                                                              | Risks   | Correlation Coefficient | .502**  | 1.000  |
|                                                              |         | Sig. (2-tailed)         | .001    | .      |
|                                                              |         | N                       | 100     | 100    |
| **. Correlation is significant at the 0.01 level (2-tailed). |         |                         |         |        |

- From the table, it is interpreted that the significance value is 1.00 which is less than 0.05 and less than the critical value 1, So the null hypothesis rejected and alternative hypothesis got accepted. Thus, there is a relationship between service & risks.

**CHI-SQUARE:****Knowledge and Service:**

H0: There is no association between Knowledge and Service.

H1: There is a association between Knowledge and Service.

|           |                | Chi-square and df | Fishers Exact Test | Total |
|-----------|----------------|-------------------|--------------------|-------|
|           | Service        | Pearson           | Sig 2 sided        |       |
| Knowledge | Strongly agree | 7.5 & 6.5         | .001               | 120   |
|           | Agree          | 7.5 & 6.5         | .001               | 80    |
| Total     |                |                   |                    | 200   |

- From the table, it is interpreted that the significance value is 1.00 which is less than 0.05 and less than the critical value 5, So the null hypothesis rejected and alternative hypothesis got accepted. Thus, there is a relationship between service & knowledge.

**ANNOVA:**

|                        |                | Sum of Squares | df  | Mean Square | F     | Sig. |
|------------------------|----------------|----------------|-----|-------------|-------|------|
| Service                | Between Groups | 1.783          | 60  | .594        | 5.312 | .001 |
|                        | Within Groups  | 55.505         | 140 | .112        |       |      |
|                        | Total          | 57.288         | 200 |             |       |      |
| Knowledge              | Between Groups | 1.739          | 110 | .580        | 5.108 | .002 |
|                        | Within Groups  | 56.283         | 90  | .113        |       |      |
|                        | Total          | 58.022         | 200 |             |       |      |
| Risks                  | Between Groups | 1.783          | 120 | .594        | 5.312 | .001 |
|                        | Within Groups  | 55.505         | 80  | .112        |       |      |
|                        | Total          | 57.288         | 200 |             |       |      |
| Investors satisfaction | Between Groups | 1.783          | 130 | .594        | 5.312 | .001 |
|                        | Within Groups  | 55.505         | 70  | .112        |       |      |
|                        | Total          | 57.288         | 200 |             |       |      |

- ✓ Results states that, there is a relationship between dependent variable and independent variable because of the strong F value, which was greater than the significance value
- ✓ Service 5.312>0.002, Knowledge 5.108>0.002, Risks 5.312>0.00, Investor's satisfaction 5.312>0.001

- ✓ So, the null hypothesis rejected and alternative hypothesis got accepted.

## **VII. FINDINGS:**

- a) Out of 200 respondents, Majority (55%) of the respondents are female, Majority (60%) of the respondents falls in category of 20-30 years of age. Majority (45%) of the respondents are under graduated. Majority (65%) of the respondents working in Employee.
- b) Out of 200 respondents, Majority (70%) of the respondents agreed that Awareness on stocks & Stock market companies. Majority (85%) of the respondents agreed that Market returns from share is due to prediction. Majority (60%) of the respondents agreed that Market returns from the Stock Market with a broker. Majority (72%) of the respondents agreed that Realization on an Investment Policy Statement.
- c) Out of 200 respondents, Majority (70%) of the respondents agreed that Investment involves great deal of risk is equal to gambling. Majority (80%) of the respondents agreed that Broker decides the best investment level for investors. Majority (90%) of the respondents agreed that More money one has, the more investment risk one can take. Majority (55%) of the respondents agreed that older people take lesser investment risk.

## **VIII. CONCLUSION:**

Stock broking companies are focusing more on acquiring customer through digital mode during the pandemic. It has been created new mode of market serving by digital players who have user friendly platform. Customer are acquired by digital players in digital broking space. Covid made the investors coming to the market through digital platform And Analysis, hence it is understood that male investor - respondents are good in number compare to the female respondents to express their opinion on the working of stocking companies. The 20-29years and 30-39years of age groups captured the highest percentages than others. Education qualification. In this view, it can be opined that the responses from investor - respondents carry more weight as the respondents are well educated to comment on the working of stock broking companies.

## **IX. REFERENCE:**

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**ACADEMIC DETAILS:**

| DEGREE                             | BOARD/UNIVERSITY  | NAME OF THE INSTITUTE                              | YEAR                     | Percentage / CGPA |
|------------------------------------|-------------------|----------------------------------------------------|--------------------------|-------------------|
| MBA<br>(Finance and Operations)    | DEEMED UNIVERSITY | Sathyabama Institute of Science and Technology.    | Pursuing<br>(2020 –2022) | 8.0%              |
| B.COM<br>(Corporate Secretaryship) | MADRAS UNIVERSITY | Shri Shankarlal Sundarbai Shasun Jain College      | 2020                     | 65%               |
| HSC                                | STATE BOARD       | Alpha Matriculation Hr.Sec School                  | 2017                     | 66%               |
| SSLC                               | CBSE              | Sree Sankara Bala Vidyalaya Golden Jubilee School. | 2015                     | 7.2               |

**ACADEMIC PROJECT:**

- **Organization:** Velocity Global Solutions.
- **Duration:** December to January (2months).
- **Title:** Business Development Executive.
- **Organization:** Urban Company pvt. Ltd.
- **Duration:** September to November (2months).
- **Title:** BDA Training in Pest Control Department.
- **Organization:** Amurtanjan health care Ltd.
- **Duration:** May 2019.
- **Title:** Institutional Training (Office Management & Secretarial Department).

**ACHIEVEMENTS:**

- Completed Internship Training for Academic Project.
- Attended Seminar on the Topic on (Corporate as Failure) by Palkivala Foundation.
- Attended Seminar on the Topic on (Ethical Hacking) by Ellicium Solution Pvt. Ltd.
- Attended Seminar on “National level workshop on C2C transition”.
- Attended International Global Seminar on “The Brazilian Coffee”.

|                               |                                                                                               |
|-------------------------------|-----------------------------------------------------------------------------------------------|
| <b>Languages Proficiency:</b> | Tamil & English (Speak & Write).<br>Hindi & Sanskrit (Only Write).<br>Malayalam (Only Speak). |
|-------------------------------|-----------------------------------------------------------------------------------------------|