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Patent Search

Invention Title	AN INVESTIGATION AND ANALYSIS OF FACTORS INFLUENCING INVESTMENT DECISIONS IN THE BANKING SECTOR
Publication Number	31/2023
Publication Date	04/08/2023
Publication Type	INA
Application Number	202311046989
Application Filing Date	12/07/2023
Priority Number	
Priority Country	
Priority Date	
Field Of Invention	COMPUTER SCIENCE
Classification (IPC)	A61K 090600, C12N 050710, G06Q 400000, G06Q 400200, G06Q 400600

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Abstract:

An investigation and analysis of factors influencing investment decisions in the banking sector ABSTRACT: Deposits are not only a part of the money supply, they also important ways. Government create and spread money throughout the economy in response to key movers like investment. Investment is largely possible because people move large sums of money by saving, transferring and withdrawing funds from bank accounts. Bank deposits are a primary tool for investment, and without them businesses would not be able to access funds from individuals at all. This study aim at determining the basic driving force of investment of customer in banking sector and their perception towards their investment in banking sector. Deposits are not only a part of the money supply, they also affect it in important ways. Government create and spread money throughout the economy in response to key movers like investment. Investment is largely possible because people can move large sums of money by saving, transfer withdrawing funds from bank accounts. Bank deposits are a primary tool for investment, and without them businesses would not be able to access funds from individuals. This study aim at determining the basic driving force of investment of customer in banking sector and their perception towards their investment in banking sector. Not only deposits add to the money supply, but they also have a considerable influence on the total amount of money in circulation. The government generates new money across the economy as a direct response to significant economic drivers such as investment. Investment is essentially conceivable, as is the practise of withdrawing bank accounts, because individuals are able to save, move, and invest significant sums of money. The objective of the study is to ascertain how customers feel about investments, how knowledgeable they are about many other sorts of investments, such as shares, gold, and real estate, and, secondly, how frequently they invest and how satisfied they are with their investments. The fundamental objective of this research is to identify the elements that influence investors' decisions regarding their investment in the banking industry. The goal of this research is to gain a deeper understanding of the primary factors that influence the choices made by customers and their level of risk-taking when it comes to investing in the financial sector. Even if the people are neighbours and are identical in every aspect, the requirements that they have for their financial plans are rather different from one another. In light of this, the purpose of the current study is to make an effort to find the variables that impact individual investment decisions in the banking sector as well as the variances in investor views of the choice to invest in banks. Specifically, this is being done in an effort to identify the variables that influence individual investment decisions in the banking sector.

Complete Specification

Description: DESCRIPTIONS

Spending and putting money away for the future are the two primary uses of an individual's income. Individuals are obligated to put their savings into some kind of investment while operating within this framework. The majority of people think that investing is fascinating since it allows them to participate in decision-making and see the effects of their decisions. The primary objective of those who participate in investment activities is to increase their levels of income while simultaneously reducing the amount of money they need to spend. As a result of the fact that investors do not always make the best decisions about investments, not all investments result in a return. However, an investor ought to achieve a positive return on a diverse portfolio of investments. Individuals have varying requirements for financial planning and various socially oriented needs that investors have, and these demands might have important ramifications for the decision-making process they use. Every one of these investments carries its own unique set of responsibilities, such as the potential for profit and the dangers he exposes himself to. Because of the unpredictability of the future, he has to decide how much of a risk he is willing to take in order to maximise his potential reward, which is proportional to the amount of risk he is ready to take. The purpose of this study was to determine the elements that have the most influence on the investment behaviour of investors as well as those that have the least influence on that conduct. Putting money into a variety of different financial assets or institutions with the expectation of generating returns in the future that are uncertain while simultaneously taking into consideration the possibility of loss is what is known as investing. There are three ways in which investors might be characterised: conservatively, moderately, and aggressively. According to classic theories of finance, people tend to make rational decisions, but some people also make irrational decisions that have an effect on their future. Investors ought to be logical individuals who investigate both the technical and the fundamental components of the investments they make. Consider the market conditions before investing the person's hard-earned money. The primary objectives of an investor while making investments are to:

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Page last updated on: 26/06/2019