

## DETERMINANTS OF INVESTOR'S BEHAVIOUR – AN ANALYTICAL REVIEW

ANJU K J AND DR ANURADHA P S

*Behavioural Finance combines psychology with financial theory to comprehend the associations between markets, emotions, personality and reason. Nowadays the financial services sector has turn out to be extremely diversified offering the investor with a widespread variety of investment opportunities. Investors have dissimilar outlook when they decide about investing in a specific avenue. With proper investment strategies and financial planning investor can increase personal wealth which will contribute to higher economic growth. Economic growth is among the most vital factors affecting the quality of life that people lead in a country. Three variables that measure the growth of an economy are Income, Saving and Investment. In this paper miscellaneous literature prevailing worldwide has been investigated to diagnose the investor's behaviour. Using interpretative approach viz., objectives, sample, research methodology and results of the study have been taken for further enquiry. This study builds a robust conceptual framework for the researchers by meticulously analyzing the experimental studies on investor's behaviour in different countries. The paper exhibits that there are numerous variables that govern an investor's decision to save and invest.*

**KEYWORDS:** Behavioural Finance, Financial Planning, Investor behaviour, Investment Strategies, Personal Wealth.

### INTRODUCTION

By the year 2030 more than two-thirds of all global investment and half of the global accumulated capital stock will be in the developing countries which would be in sharp contrast with recent history. Today, developing countries collectively invest slightly above 30% of GDP, a rate almost twice that of high-income countries, which currently stands at about 17%. The high investment rates together with the rising share of developing countries in global GDP will increase developing countries' share in global investment to two-thirds before 2030. However, this outcome will not mechanically materialize, but will require two conditions to be fulfilled: First, productivity growth and sectorial shifts must create enough investment opportunities. Second, both domestic and international investors must be willing to finance these investments, allocating two-thirds of every dollar of global savings to developing countries.

Behavioural finance is an evolving arena that combines the understanding of behavioural and cognitive psychology with financial decision making process. Nowadays the financial services sector has turn out to be extremely diversified offering the investor with a widespread variety of investment opportunities. Investors have dissimilar outlook when they decide about investing in a specific avenue. With proper investment strategies and financial planning investor can increase personal wealth which will contribute to higher economic growth. Economic growth is among the most vital factors affecting the quality of life that people lead in a country. Three variables that measure the growth of an economy are Income, Savings and Investment. Money saved is of no use if it is not invested in some productive assets or capital goods. After investment in productive areas, it enhances the national product or per capita income and raises the standards of living of the investor. Savings and investments by individuals are important both for personal financial well-being and for economic growth. The present study aims to review various published empirical research

# Determinants Of Private Investment Behaviour Aerc Research Paper

**P. Kassey Garba**



## **Determinants Of Private Investment Behaviour Aerc Research Paper:**

**Determinants of Private Investment Behaviour** Yaw Owusu Asante, 2000      Sierra Leone Private Investment and Financial Sector Development Dr Ezekiel K. Duramany-Lakkoh, 2020-12-07 This book provides a detailed overview and analysis of key macroeconomics variables in Sierra Leone from 1980 to 2015 Like Sierra Leone and Ghana many nations depend primarily on taxation as a means of galvanizing the required resources needed to meet public expenditure requirements As a result it is critical to study how fiscal variables change and how private investment can improve life for everyone Dr Ezekiel K Duramany Lakkoh dean of the faculty at University of Sierra Leone explores Sierra Leone s fiscal policy and how it s changed over time in this academic work Topics include economic growth beginning in 2010 social and economic reform programs monetary policy and its effect on inflation external and domestic debt management The author also highlights how government spending has influenced private investment at home and abroad as well as how a re established political order has contributed to impressive growth Whether you do business in Sierra Leone want to do business there have a connection to the country or are a citizen or native you ll find valuable insights in this book

*Developing a Sustainable Economy in Cameroon* Ajab Amin, 2008-05-15 Developing a Sustainable Economy in Cameroon is an ambitious effort as the authors try to set a blue print for Cameroon s economy In the 1980s facing economic crisis and as dictated by the structural adjustment programme Cameroon sharply cut public investment expenditures before later cutting government consumption which were followed by privatisation liquidation of public companies and reduction in the size of the public sector All these measures are believed to have had devastating effects on the economy Given the performance of the economy so far the authors suggest that much more effort with a strong commitment of the main stakeholders is required to guarantee sustainable economic development in Cameroon Truly very few countries in Africa possess such enormous human and natural resources as Cameroon does This volume brings out the challenges Cameroon faces in its quest for development as well as for designing appropriate strategies for addressing those development challenges      African Journal of Economic Policy , 2012      *Development Economics in Action* Tony Killick, 2010-04-30 First published in 1978 Development Economics in Action is a renowned study of policies in Ghana one of Africa s most closely watched economies In this new edition three additional chapters provide a detailed account of 1978 2008      Economic Growth and Development in the Tropics Sook Rei Tan, Haejin Jang, Jacob Wood, 2024-02-06 The living standards and scale of development around the world are vastly unequal One notable observation is that much of the poverty stricken area is located between the tropics of Cancer and Capricorn By contrast affluent nations are situated in more temperate zones Such a phenomenon gives weight to the geography hypothesis that seeks to explain the occurrence of global economic inequality by placing an emphasis on the importance of natural elements such as location and climate in determining the economic conditions of a nation This book concentrates exclusively and in depth on the key economic phenomena and factors which

shape tropical economies today It examines contemporary economic problems confronting the tropical countries and provides policy recommendations that align with the United Nations Sustainable Development Goals set in the 2030 Agenda It contains research works and case studies of tropical economies that are related to the area of development and environment economics The book s themes range from economic growth poverty reduction income inequality economic globalization international trade capital flow financial development and institutional development to environmental sustainability within the Tropics Recognizing the dynamism and diversity of the tropics the book encompasses empirical and policy analyses that address the key economic issues and challenges in the region so as to provide an important platform from which new policymaking initiatives can flourish This book will draw readership primarily from the fields of economics and public policy particularly under the subject areas of development and environment economics as well as discussions in the sustainability policy space

*Long-term Debt Sustainability in Low-income Countries* Andreas Antoniou, Abbas Berya, 2004 The publication is a collection of papers on the theme of Long term Debt Sustainability for HIPC Countries The publication should prove useful to policy makers in both advanced and low income countries and students

The African Book Publishing Record ,2008      The Nigerian Journal of Economic and Social Studies ,1998      Extent and Determinants of Child Labour in Uganda Tom Mwebaze,2007      **Macroeconomic Stability, Growth and Poverty Reduction in Ghana** Ernest Aryeetey,2004      **Journal of Economic Studies** ,2004-06      *FDI and Economic Growth* Adeolu B. Ayanwale,2007

**Determinants of Private Domestic Savings in Sub-Saharan Africa** Ebson Uanguta,2000      *An Analysis of the Implementation and Stability of Nigerian Agricultural Policies, 1970-1993* P. Kassey Garba,2000      Determinants of Private Investment Behaviour in Ugandan Manufacturing Firms Niringiye Aggrey,2014      Determinants of Agricultural Exports Daniel Gbetnkom,Sunday A. Khan,2002      *Accessions List of the Library of Congress Office, Nairobi, Kenya* Library of Congress. Library of Congress Office, Nairobi, Kenya,2001      *Determinants of Foreign Direct Investment in Ghana* G. Kwaku Tsikata,Yaw Owusu Asante,E. M. Gyasi,2000      *Proceedings of IAC 2025 in Venice* Group of Authors,2025-08-28

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density of cs 7 85 g cm<sup>3</sup> the volume of water required for hydro testing is estimated as  $\pi \times \text{pipe id in meter}^2 \times \text{length of pipe}$

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