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CONSUMER BEHAVIOUR IN INVESTMENT DECISIONS- A STUDY AMONG EMPLOYED YOUTH IN ERNAKULAM DISTRICT, KERALA

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ABSTRACT

Consumer behaviour when choosing a financial product details to answer the questions about what investors buy, where they buy, how much they buy, when they buy, and why they buy. Marketers want to understand how consumers respond to their various marketing efforts and studies on this area recommended a stimulus-response model of buyer behaviour. Buyer's characteristics influences how he/she perceives and reacts to the stimuli. Similarly his/her decision process itself affects the buyer's behaviour. Studying investment behaviour among the youth is an attempt to finds out what triggers these employed youth to invest, what are their general beliefs on investing, where they get their information from, how they value different information sources and what influences their decisions. This review paper tries to look at investment from the consumers' perspective and understand the steps that the youth go through before making their investment decision.

KEYWORDS: Consumer Behaviour, Investment Decisions, Decision Processes