



# A Study Of Attitude Of Online Trading With Reference To Certain Variables

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**Abstract** : This study explores the attitudes towards online trading, focusing on various influencing variables. The research examines factors such as user demographics, technological proficiency, financial literacy, and risk perception, analyzing their impact on individuals' attitudes and behaviors in online trading platforms. A mixed-methods approach was utilized, combining surveys and qualitative interviews to gather comprehensive data. Findings indicate a significant correlation between attitudes towards online trading and these variables, highlighting implications for financial education and platform design. This study contributes to understanding the complexities of online trading behavior and offers insights for enhancing students experience and engagement in digital financial markets.

**Index Terms** – Online trading, Attitude

## 1. Introduction

Online trading is the process of buying and selling financial products through an internet-based platform. These products can include stocks, bonds, currencies, commodities, and more. Online trading platforms are usually provided by brokerage firms that charge a commission or fee for each transaction. Online trading has many benefits, such as convenience, speed, accessibility, and lower costs. However, online trading also involves risks, such as market volatility, security breaches, and lack of regulation. Therefore, online traders should have adequate market knowledge, risk management strategies, and regulatory awareness before they start trading.

Online trading refers to buying and selling products on digital financial marketplaces with the aim of capturing profits.

Trades are made through a brokerage's internet-based trading platform which means anyone can have access to global markets. Traders can use their computer, tablet or smart phone to place orders and manage their portfolios from anywhere in the world.

Traders can capture profits by speculating on the movements of prices rather than buying and owning the underlying asset. For example, if you invest in gold directly, you'll physically own gold and have it stored; but if you trade on against the USD (XAU/USD), you'll be speculating on whether its price will become stronger or weaker than the US dollar.

This is typically referred to as trading on a secondary market, where investors can resell products to other investors if they think they can take advantage of unexpected changes in price.

Market prices are influenced by supply and demand that can be impacted due to several factors. If supply increases prices can drop, and if demand increases prices will rise. These changes in asset value are called 'volatility' and is what allows traders to capture profits.

## 2. OBJECTIVE OF THE STUDY :

The objective determines the direction of any research .The objectives of present research are as under

- 1) To construct attitude scale of online trading for College students.
- 2) To study attitude towards online trading of College students in context to their gender.
- 3) To study attitude towards online Trading of College students in context to their studies stage

## 3. . VARIABLES OF THE STUDY:

Variablesissuchacharacteristicofathingoraunitoraproductwhichtakes different values

### ➤ *Independent Variable*

Gender	:	Males/ Females
Studies Stage	:	Under Graduate: UG/Post Graduate: PG

### ➤ *Dependent Variable*

The score on the attitude scale of online Trading

## 4. HYPOTHESIS OF THE STUDY :

The hypotheses of the present research are as follows.

- H<sub>01</sub> There will be no significant difference between the mean scores on attitude scale of online trading of Males and female Students.
- H<sub>02</sub> There will be no significant difference between the mean scores on attitude scale of online trading of UG and PG Students.
- H<sub>03</sub> There will be no significant difference between the mean scores on attitude scale of online trading of UG male and female students.
- H<sub>04</sub> There will be no significant difference between the mean scores on attitude scale of online trading of PG male and female students.

## 5. DELIMITATION OF THE STUDY :

The delimitations of the present research were

- The present research will be delimited enough for UG and PG Students of commerce stream.
- The present research will be delimited enough for the Tapi district UG and PG Students of commerce stream.

## 6. METHODOLOGY :

### ➤ *Population and Sample*

- ❖ **Population:** In the present study, the population consists of UG and PG Students of commerce stream of Tapi district.
- ❖ **Sampling:** In the present study the researcher took the sample of 104 UG and PG Students of commerce stream.
- **Research Method:** In Present research, researchers have used survey method.

- **Research Tool:** In this research, the researcher has constructed attitude scale for UG and PG Students of commerce streams for measuring attitude towards online trading.

## 7. INTERPRETATION IN CONTEXT TO ASSESSMENT OF HYPOTHESES :

After assessing the hypotheses in the present study, the following interpretations were made:

No.	Hypotheses	“t” value	Level of Significance	Accepted Not-accepted
1	There will be no significant difference between the mean scores on attitude scale of online trading of Males and female Students.	2.65	0.01	Not- Accepted
2	Ho <sub>2</sub> There will be no significant	3.21	0.01	Not- Accepted

No.	Hypotheses	“t” value	Level of Significance	Accepted Not-accepted
	Difference between theme an scores on attitude scale of online trading of UG and PG Students.			Accepted
3	There will be no significant difference between the mean scores on attitude scale of online trading of UG male and female students.	1.52	0.05	accepted
4	There will be no significant difference between the mean scores on attitude scale of online trading of PG male and female students.	3.21	0.01	Not- Accepted

## 8. FINDINGS OF THE STUDY :

From the interpretation of the data, the researcher has established following findings:

- Compare to Female Students, Male Students were having higher level of an attitude toward online trading.
- Compare to UG Students, PG Students were having higher level of an attitude toward online trading.
- UG male and female students were having nearly equalled an attitude toward Online Trading.
- Compare to PG Female Students, PG Male Students were having higher level of an attitude toward online trading.

## 9. CONCLUSION :

In Present research researcher, Attitude of College students toward Online trading were affected by gender, Studies Stage.

### REFERENCE:

- European Business Organization Law Review(EBOR),Volume3,Issue1, March 2002 , pp. 83 – 128
- S.-M. Huanget al. A study on decision factors in adopting an online stock trading system by brokers in Taiwan
- Dr.Vaddadi Krishna Mohan\*,Dr. Pratima Merugu (2016) Investor's Attitude towards Adoption of Online Trading: (A Study on Online Investors Behaviour in Visakhapatnam City)
- Mr. Ahmed Kafeel (2013) Customer attitude towards online trading EXCEL International Journal of Multidisciplinary Management Studies Year: 2012,Volume: 2,Issue: 11

## 10.

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