

ABSTRACT

The study assessed the university students' attitudes towards investing in the stock market. The objectives were to find the extent of positive/negative attitudes among UQF-8 students at Mbeya University of Science and Technology, to determine the factors influencing those attitudes and the perceptions of those students towards investing in the stock market. The study made use of primary data collected from the field by survey method using questionnaires as the instrument of data collection and secondary data from books, journals, online and through various publications. The sample that was used consisted of 245 bachelor degree final year students which was statistically determined by Cochran's formula at 95% confidence level, the sampling technique that was used is proportional stratified random sampling. The strata were divided according to the students major of study, the response rate obtained was 82% and the data was coded and analyzed with the help of Statistical Package for Social Sciences(SPSS) version 20. Likert scale was used to determine students' attitudes and the influencing factor to those attitudes and multiple-choice method was used for determining the students' perception about investing in the stock market. The results from showed that there was a prevalence of positive attitudes among MUST UQF-8 students, the highest influential factors to the students' attitudes was personal beliefs and attitudes, internet and social media and there was also a prevalence of positive perceptions about investing in the stock market. The study concluded that there was prevalence of positive attitude among the students' and that the highest influential factors to the students' attitude was personal beliefs and attitudes and internet and social media, and that the student perception were positively correlated with the students' attitudes. The study recommends that more efforts should be put forth by the government, university teachers and the Dar-es-salaam Stock Exchange(DSE) to educate the students about investing in the stock market by running more campaigns and incorporating investing education in the university curriculum.

