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The essential variables to consider before investing in financial markets during Covid-19

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Abstract— *The current study aimed to investigate the essential factors to be taking into consideration prior starting an investment in financial markets especially during Covid-19 era. Individual investors are those who make purchases of securities on behalf of other individuals. Most of the time, these investors trade in modest quantities and are primarily interested in the operations of the stock exchange. Quantitative method used in this study to analyze data. The researcher used a questionnaire and distributed in four banks in Erbil city. The researcher used random sampling method in order to gather data from private banks in Erbil city. The population of this study was approximately 210 units. The target population was 142 units. The researcher distrusted 150 questionnaires at four different private banks, from 150 questionnaires; the researcher was able to gather 128 questionnaires that have been completed properly. Accordingly, the sample size of this study was 128 units.The questionnaire was designed in a multiple choise quesirons. The respondents were asked to mark each question on five scales ranging from strongly disagree to strongly agree. The findings revealed that, in terms of first research hypothesis, economnic growthhas significantly predicted financial markets, this indicates that economnic growthwill have a direct positive impact on financial markets. In terms of second research hypothesis, employment patternshas significantly predicted financial markets, this indicates that differnation strategy will have a weak positive impact on financial markets, and in terms of third research hypothesis, demographic trendshas significantly predicted financial markets, this indicates that demographic trendswill have a weak positive impact on financial markets.*

Keywords— ***Financial Markets, Investment, demographic trends, employment patterns and economic grwoth.***

I. INTRODUCTION

The emergence of a novel coronavirus has had extraordinary ramifications for the economies of all countries. According to Hamad et al. 2021), the propagation of the virus has made investors, the general public, and policymakers in the developed countries aware that economic harm might occur as a result of external uncertainties, and the repercussions are on an unknown scale (Fatah et al. 2021). Whereas the pandemic has had an aggregate influence on the stock market in the United Kingdom, and the spending behavior of families has altered as they have become more defensive and have resisted the temptation to invest (Ali & Hamad, 2021), However, it is necessary to examine the behavior of markets in unexpected circumstances at the micro level in order to better comprehend the aggregation of market outcomes (Hamad, 2018). Covid-19 is wreaking havoc on the general well-being of residents in the United Kingdom, resulting in a Lockdown, the closure of institutions and offices, and the consequent restriction of most individuals and investors' earnings (Hamza et al. 2021). This problem has a significant influence on the investing behavior of investors in the

United Kingdom's financial sector (Sabir et al. 2021). Individual investors are those who make purchases of securities on behalf of other individuals. Most of the time, these investors trade in modest quantities and are primarily interested in the operations of the stock exchange (Aziz et al. 2021). It is deemed normal for investors to have difficulties while making reasonable and correct judgments about the funding of the management (Sorguli et al. 2021). There was insufficient information and access to official information on the UK stock market in these documents (Ahmed et al. 2021). As a result, investment decisions were made in a hurried manner that was not based on relevant facts and official information about the UK stock market. Although market and organizational variables are influencing investor behavior in the United Kingdom, it is expected that this will continue till after COVID-19 (Ismael et al. 2021). Furthermore, the characteristics of the company, such as its financial information and net assets, are important considerations in making an investment selection. Aside from that, profits per share, gross domestic product, and foreign direct investment are all considered to be the most important links in the chain, and their rates of growth have a major influence on the share prices of firms listed on the London Stock Exchange (Ali et al. 2021). Making judgments about investments in uncertain times, and especially ones about stock investments, is extremely difficult, to say the least (Gardi, 2021). It mostly reflects the decision to invest in various alternative equities based on the information that has been accumulated. In the field of finance, neoclassical finance and behavioral finance are regarded to be two distinct things since it should be assumed that financial agents are rational and that the capital market is flawless (Qader et al. 2021). The COVID-19 would primarily affect many financial services categories in 2020 since they are deemed to be the possibility for the development of sales that are severely limited and lack the confidence of customers, according to the new information provided (Ali & Anwar, 2021). Several categories, on the other hand, are quite essential and have a good long-term recovery. In addition, the consequences of COVID-19 have resulted in a recession, which has resulted in an increase in pressure on insurers as a result of the issue of price sensitivity being brought to light (Anwar & Abdullah, 2021). Multiple issues have already been encountered by travel insurance and organizations that have had to deal with the high expense of record claims. This would exacerbate the situation (Abdullah & Anwar, 2021). Travel insurance was anticipated to reach a new level by 2024, and it has been adversely affected mostly as a result of the Zika virus. The COVID-19 virus has an impact on the world's economy, and the financial markets have also been impacted as a result of the virus's spread (Anwar & Shukur, 2015). A majority of investors are concerned that their portfolios are in danger of drowning, despite the fact that there are numerous possibilities to profit from the present pandemic crisis. When the economy was in a state of expansion, conventional investment techniques were researched and documented (Anwar & Abd Zebari, 2015). However, the primary objective of the study is to examine the influence of investing behavior on financial markets during the period of covid-19, with a particular emphasis on the United Kingdom (Anwar & Surarchith, 2015).

II. LITERATURE REVIEW

When it comes to deciding the performance of financial markets, the role of investing behavior plays a significant role. Risk perception, contentment, and the rate of profitability were all taken into consideration while analyzing investing behavior (Anwar, 2017). It was decided that the ambiguity surrounding Covid-19 and how it affects the financial market would be the moderating element in this investigation (Anwar & Louis, 2017). It was decided to capture global perceptions about investing behavior and risk perceptions made by various investors in the financial market based on the present state of affairs and conditions (Anwar, 2015). The impression of risk emerges as a result of the actions that have been made to improve the financial health and situation of investors. Furthermore, the overall risk of tolerance shifts throughout time as a result of environmental factors (Hameed & Anwar, 2018). The inclination to adopt precautionary steps to reduce risk can be predicted by the general risk to tolerance relationship (Abdullah et al. 2017). For the purpose of simplicity, let us assume that risk perception varies from person to person, and that every investor perceives risk in accordance with their risk tolerance (Nguyen et al., 2020). While this is happening, behavioral finance is also reflecting the mindset that is directly ingrained in the investing system (Anwar & Balcioglu, 2016). Different theorists make claims that investors sometimes behave irrationally, which leads to the creation of inefficient markets and securities that are mispriced, while failing to highlight the chances for generating money that investors have access to (Anwar, 2016). This may be true to some extent, but every time it was necessary to hide these inefficiencies, the difficulty of the task grew. Furthermore, most of the time, investors make decisions based on certain irrelevant numbers and statistics, such as, for example, investors should invest in stocks that have seen a significant decline following a period of continued rise in the recent past (Anwar, 2017). Due to short-term market fluctuations, these cause investors to assume that the price has fallen, therefore offering a chance to purchase on the cheap. In actuality, stocks are

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expected to decrease in part of their values rather frequently as a result of changes in underlying fundamentals (Anwar & Ghafoor, 2017). The following is the first hypothesis of the study, which is concerned with assessing the influence of risk perception on overall risk tolerance: The influence of risk perception on financial risk tolerance was identified as one of the most important considerations for financial analysts who work in the financial market, according to the findings (Anwar & Qadir, 2017). It is regarded an attitudinal input when making financial decisions that the assessment of financial risk tolerance is performed. Investors in the financial market make decisions based on their financial wealth and level of financial risk tolerance, which may result in a significant increase in the amount of money they get as a return on their investment (Anwar & Climis, 2017). When making financial decisions, it is necessary to take into account a variety of external circumstances. At the same time, authorities are taking efforts to ensure that financial services make financial decisions in accordance with the norms in the financial market that have been developed and laid out by policymakers (Anwar & Louis, 2017). Observed investing behavior of risk perception may be utilized to increase financial risk tolerance, as can be shown in the example above (Anwar, 2015). Furthermore, risk perception has a significant impact on investing decisions, and the perception of risk held by any individual prevents that individual from allocating funds to high-risk assets and instead encourages that individual to favor low-risk assets at all times (Hamad et al. 2021). In contrast to deposits with little risk, investors with a reduced perception of risk always opt to put all of their money into high-risk equities rather than low-risk savings (Anwar & Balcioglu, 2016). In general, investors' judgments on general risk are influenced by their level of happiness with their investment. Furthermore, a large number of investors are active in the financial market, and they often employ risk assessment strategies while making judgments about their investments. There are a variety of general hazards that must be considered when paying close attention to the work of researchers and politicians who are concerned with changing the image of financial investors (Hamza et al. 2021). The disparity in satisfaction levels among financial investors has an impact on risk assessment methodologies and procedures used to measure overall market risk, among other things. In addition, there are a number of general dangers that financial investors in the market have failed to consider (Sabir et al. 2021). Generally, certain investors who participate in the financial market have a high level of risk tolerance, and financial counselors work hard to rate general risk so that they may earn large returns by minimizing or disregarding risk in the financial market (Aziz et al. 2021). There is no question that customers who deal with financial services have a limited comprehension of investment goods and a lack of information about how to use them (Sorguli et al. 2021). Also said is that the intangibility of such services directly raises the consumer's doubt when considering the purchase, and that the performances of such services become more difficult and impossible to evaluate after the purchase, and even on all credence products in general. This is intended to be particularly obvious in the case of some financial services, where it has been determined that it is difficult to assess the quality of a financial service before making purchases (Ahmed et al. 2021). As a result of this good investing behavior, there are more positive aspects and attitudes about financial risk tolerance in general. It indicates that there should be a maximum level of volatility that each investor is prepared to take in their portfolio (Ali et al. 2021). The context of professional practice indicates that risk assessment is a required component of the practice of medicine (Gardi, 2021). The capacity of an investor to manage risk as well as his or her level of pleasure might be connected to demographic characteristics (Ismael et al. 2021). In general, financial investors and their risk-assessment strategies change in response to changes in the market environment (Anwar & Shukur,2015). As a result of a variety of external variables influencing the financial market, the level of satisfaction among investors is changing over time (Anwar & Abdullah, 2021). When it comes to financial matters, it is a widely held perception in many cultures that males are more risk-averse than women (Abdullah & Anwar, 2021). Women are often considered to be less risk-tolerant than males. Hugh risk-tolerant thinks that the relationship between risk and return, as well as investment behavior and the amount of happiness held by an individual, is complex (Anwar & Abd Zebari, 2015). For another thing, financial satisfaction is not tied to having a specific amount of money, and as a result, two people may experience varying degrees of satisfaction even when they are in the same financial situation or using the same financial resources (Anwar & Surarchith, 2015). While this was being researched, it was shown that overspending during a recession increased the chance of financial difficulty, even when one is in excellent health and has a risk tolerance that is lower than the odds of financial despair (Anwar, 2017). The development of general risk tolerance can be used to calculate the rate at which a business will become profitable (Anwar & Louis, 2017). Overall, financial profitability and the likelihood of a high rate of return for investors pique the enthusiasm of individuals to increase their investments in financial markets (Anwar, 2015). One of the primary objectives of many investors is to increase their returns. On the subject of financial market investing Because a variety of external circumstances have an impact on their financial performance (Hameed & Anwar, 2018). There are a variety of approaches that may be used to produce a high return rate that accurately predicts the risk associated with the financial component. The capacity to tolerate the overall risk inherent in the UK's financial sector is mostly based on the level of profitability achieved. While this is true, tolerance is negatively related to age in a curvilinear fashion (Abdullah et al. 2017). This study discovered that the risk of tolerance reduces with age, but another study discovered that the risk of tolerance directly rose with age at approximately the age of 55, and that the risk of tolerance began to drop later after this. In another study, it was discovered that the risks associated with finances are too consistent with the risk preferences associated with other elements of a person's life (Anwar & Balcioglu, 2016). In large part, the rate of profitability is determined by the financial risk assessment, as well as the extent to which changes in the rate of profitability might alter financial risk tolerance (Anwar, 2016). When it comes to investing in stocks or any other financial commodity, the ability to tolerate risk may be evaluated by generating a high rate of return on financial investment (Anwar, 2017). In order to influence their investment plans in terms of risk tolerance and in order to continually try to evaluate the investor's preferences, investors used a variety of financial instruments and approaches (Anwar & Ghafoor, 2017). The actions of individual investors are not constant, and the financial market is now influenced by the investor's judgments towards the development of high financial literacy. There are a variety of financial consulting resources available to the general public, all of which are designed to give important information for retaining a high level of profit on their investment (Anwar & Qadir, 2017). Researchers have already documented the consequences of the COVID-19 pandemic. In recent years, the global financial market has been negatively impacted by an epidemic that has had a negative impact on a variety of company choices (Anwar & Climis, 2017). By analyzing the investing actions of investors, it is possible to assess the influence of COVID-19 on risk perception and overall risk to tolerance. As a result of global uncertainty having a negative impact on economic sectors, investors are experiencing increased insecurity. An rise in uncertainty has raised the risk associated with the many types of economic investments expected by financial investors (Anwar & Louis, 2017). Because of the high level of uncertainty in the broader economy, the perception of risk in the financial market causes volatility in the decision-making process. COVID-19 has the potential to cause financial markets to malfunction as a result of the unpredictable components that drive it. In 2019, a number of systemic hazards that were previously prevalent in the market can be observed. To secure their money or to reduce the danger of financial return failure, financial investors have backed up their bets with additional capital (Hamad et al. 2021). Because to Covid-19's uncertainty, the financial markets have been adversely affected. The regulators and another financial market took advantage of the post-crisis regulatory structure to increase their profits (Hamza et al. 2021).

III. CONCEPTUAL REVIEW

Figure (1) shows the conceptual framework of this study. The researcher identified two variables in below research model, financial markets as dependent vairable on the other hand, (demographic trends, employment patterns and economic grwoth) as independent variables.

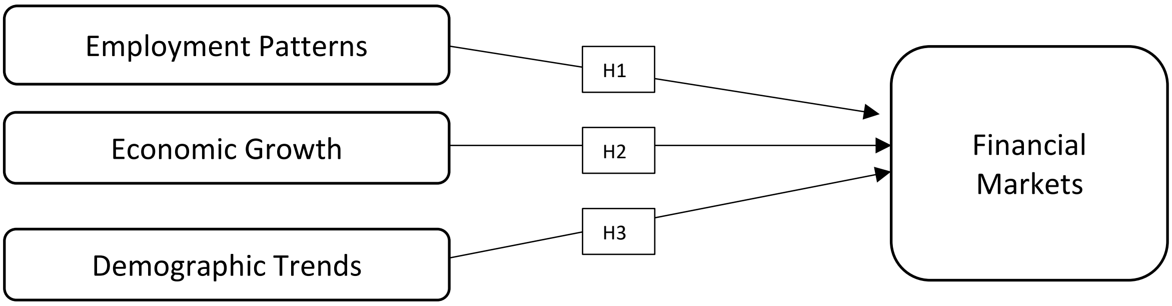

Fig.1: Research model, created by the researchers

Research hypotheses:

H1: There is a positive impact of employment patterns on financial markets

H2: There is a positive impact of econmnic growth on financial markets

H3: There is a positive impact of demographic trends on financial markets

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IV. METHODOLOGY

This section introduces the design of the study, sampling size, target population and instruments.

Design of the study

Quantitative method used in this study to analyze data. The researcher used a questionnaire and distributed in four banks in Erbil city. The questionnaire consisted of two sections; first section was demographic questions (participants' background information). The demographic questions consisted of participant's age, gender, level of education and year(s) of experience. The second section of the questionnaire was questions regarding (Economnic growth, employment patterns and demographic trends). In terms of employment patterns, the researcher asked 6 questions, demographic trends 13 questions, economnic growth 8 questions and financial markets 6 questions.

Sampling size and target population

The researcher used random sampling method in order to gather data from private banks in Erbil city. The population of this study was approximately 210 units. The target population was 142 units. The researcher distrusted 150 questionnaires at four different private banks, from 150 questionnaires; the researcher was able to gather 128 questionnaires that have been completed properly. Accordingly, the sample size of this study was 128 units.

Instruments

The questionnaire was designed in a multiple choise quesirons. The respondents were asked to mark each question on five scales ranging from strongly disagree to strongly agree.

V. DATA ANALYSIS

Table.1: Demographic analysis

Gender	**Frequency**	**Percent**
Male	84	65.6
Female	44	34.4
Age	**Frequency**	**Percent**
20-29	42	32.8
30-39	51	39.8
40-49	22	17.2
50-59	12	9.4
60 and above	1	.8
Education	**Frequency**	**Percent**
Bachelor	121	94.5
master	5	3.9
PhD	2	1.6
Experience(s)	**Frequency**	**Percent**
Less than a year	1	.8
1-2	23	18
3-4	24	18.8
5-6	33	25.8
7-8	18	14.1
9-10	17	13.3
11 and over	12	9.4

Table (1) explain demographic analysis for respondents participated in this study. As seen in the above table 84 male participants participated in this study and 44 participants participated in this study. 42 respondents fall into a group of 20-29 years old, 51 respondents fall into a group of 30-39 years old, 22 respondents fall into a group of 40-49 years old, 12 respondents fall into a group of 50-59 years old and only one participant fall intro group of 60 years old and above. 121 participants had bachelor degree, 5 participants had Masters degree and 2 participants had PhD degree. Only one participant had less than one year experience, 23 participants had 1-2 years of experiences, 24 participants had 3-4 years of expriences, 33 participants had 5-6 years of experiencs, 18 participants had 7-8 years of experiences, 17 participants had 9-10 years of experiences and 12 participants had 11 years of experiences and over.

Table.2: Reliability test

No	Variables	Cronbach Alpha	N. of items
1	Employment Patterns	.776	6
2	Economnic Growth	.760	13
3	Demographic Trends	.823	8
4	Financial Markets	.811	6

Table (2), shows reliability analysis for three independent variables and financial markets as dependent variable, According to the reliability analysis, the researcher found out Cronbach's Alpha for employment patternsfactor =.776 for which is greater than .7 this means that items of employment patternsfactor were reliable for this study, Cronbach's Alpha for demographic trends factor =. 760 for

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which is greater than .7 this means that items of demographic trends factor were reliable for this study, Cronbach's Alpha for economnic growth factor =. 823 for which is greater than .7 this means that items of economnic growthfactor were reliable for this study and Cronbach's Alpha for financial markets factor = .811 for which is greater than .7 this means that items of financial markets factor were reliable for this study.

Table.3: Correlation analysis

		Employment patterns	Economic growth	Demographic trends
Employment patterns	Pearson correlation	1	.564**	.470**
	Sig.(2-tailed)		.000	.000
	N	128	128	128
Economic growth	Pearson correlation	.564**	1	.544*
	Sig.(2-tailed)	.000		.000
	N	128	128	128
Demographic trends	Pearson correlation	.470**	.544**	1
	Sig.(2-tailed)	.000	.000	
	N	128	128	128
Financial Markets	Pearson correlation	.627**	.865**	.572**
	Sig.(2-tailed)	.000	.000	.000
	N	128	128	128

Correlations analysis presents the values of the identified correlation tests; Table (3) shows the correlations between the scales using person correlation. Correlation analysis is determined the strength of relationship between variables. The researcher correlated Economic growthstrategy, employment patternsand demographic trendsas independent variables with financial markets as dependent variable. According to correlation test, the researcher found out that economnic growthhas significant correlation (r=.627**, p<0.01) with financial markets. Concerning the strength of the linear relationship is moderately strong between economnic growthand financial markets, also employment patternshas significant correlation (r=.865**, p<0.01) with financial markets. Concerning the strength of the linear relationship is moderately strong between demographic trendsand financial markets, and demographic trendshas significant correlation (r=.572**, p<0.01) with financial markets.

Regression analysis

Table.4: Model summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.886	.784	.779	.361
a. Predictors: (Constant), Employment patterns, Economic growth, demographic trends				

Regression analysis is analyzing relationships among factors. Y=f(x1, x2…Xc). Regression analysis is to estimate the how Y will influence and change X and predict. In this research economnic growthstrategy, employment patternsand demographic trends as independent variables and financial markets is dependent. The financial markets's overall difference could be measured by its variance. The differences are measured as the sum of the square between participant's forecasted financial markets values and the total mean divided by the number of participants. After division it will clarify variance by the total variance of financial markets, the researcher found out the amount or the number of total difference or variance that is accounted based on regression calculation. The number should vary between 0 -1 and is symbolized by R Square. Table (4) shows the value of R square = .784 this indicates that 78% of total variance has been explained.

Table.5: ANOVA

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	58.488	3	19.496	150.351	.000
	Residual	16.079	124	.130		
	Total	74.568	127			
a. Dependent Variable: Financial Markets						
b. Predictors: (Constant), Employment patterns, Economic growth, demographic trends						

Table.6: Coefficients

Model	Unstandardized coefficients		Standardized coefficients	T	Sig.
	B	Std. Error	Beta		
Constant	.535	.436		1.228	.003
Employment patterns	.911	.085	.801	10.715	.000
Economic growth	.280	.171	.250	1.639	.001
Demographic trends	.088	.156	.087	.564	.002

Dependent Variable: Financial markets

Table (6) explains the result of research hypotheses, in terms of first research hypothesis, economnic growthhas significantly predicted financial markets (Beta is weight 0.801, p<.001) this indicates that economnic growthwill have a direct positive impact on financial markets based on this results the first hypotheses was supported. In terms of second research hypothesis, employment patternshas significantly predicted financial markets (Beta is weight 0.250, p<.001) this indicates that differnation strategy will have a weak positive impact on financial markets based on this results the second hypotheses was supported, and in terms of third research hypothesis, demographic trendshas significantly predicted financial markets (Beta is weight 0.087, p<.001) this indicates that demographic trendswill have a weak positive impact on financial markets based on this results the third hypotheses was supported.

VI. CONCLUSION

The current study aimed to investigate the essential factors to be taking into consideration prior starting an investment in financial markets especially during Covid-19 era. The influence of risk perception on financial risk tolerance was identified as one of the most important considerations for financial analysts who work in the financial market, according to the findings. It is regarded an attitudinal input when making financial decisions that the assessment of financial risk tolerance is performed. Investors in the financial market make decisions based on their financial wealth and level of financial risk tolerance, which may result in a significant increase in the amount of money they get as a return on their investment. When making financial decisions, it is necessary to take into account a variety of external circumstances. At the same time, authorities are taking efforts to ensure that financial services make financial decisions in accordance with the norms in the financial market that have been developed and laid out by policymakers. The findings revealed that, in terms of first research hypothesis, economnic growthhas significantly predicted financial markets, this indicates that economnic growthwill have a direct positive impact on financial

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markets. In terms of second research hypothesis, employment patternshas significantly predicted financial markets, this indicates that differnation strategy will have a weak positive impact on financial markets, and in terms of third research hypothesis, demographic trendshas significantly predicted financial markets, this indicates that demographic trendswill have a weak positive impact on financial markets.

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