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Notice for the PhD Viva Voce Examination

Mr Arun James, Registration Number: 2070026, PhD Scholar at the Department of Commerce, School of Commerce, Finance and Accountancy, CHRIST (Deemed to be University), Bangalore will defend his PhD thesis at the public viva-voce examination on Thursday, 16 October 2025 at 10.00 am in Room No. 044, Ground Floor, R & D Block, CHRIST (Deemed to be University), Bengaluru - 560029, Karnataka, India.

Title of the Thesis	:	**Effect of Emotional Intelligence, Personality Traits and Financial Literacy on Investment Intention**
Discipline	:	**Commerce**
External Examiner - I	:	**Dr Deepa Sharan** Associate Professor and Dean Faculty of Commerce and Business Management Jamshedpur Women's University Jamshedpur - 831001 Jharkhand
External Examiner - II	:	**Dr Raja Jebasingh D** Associate Professor and Director Department of Commerce St. Joseph College of Commerce Bengaluru - 560025 Karnataka
Supervisor	:	**Dr Seranmadevi R** Associate Professor Department of Professional Studies School of Commerce, Finance and Accountancy CHRIST (Deemed to be University) Bengaluru - 560029 Karnataka

The members of the Research Advisory Committee of the Scholar, the faculty members of the Department and the School, interested experts and research scholars of all the branches of research are cordially invited to attend this open viva – voce examination.

Registrar (Academics)

Place: Bengaluru
Date: 06 October 2025

ABSTRACT

This study investigates the psychological and financial antecedents influencing equity investment intention among potential retail investors in Bengaluru, India. In a developing economy with low retail participation in capital markets, identifying the determinants of investment behaviour is essential. The research focuses on Emotional Intelligence, Personality Traits, and Financial Literacy as key predictors, while examining the mediating roles of Risk Perception and Financial Self-Efficacy. Emotional Intelligence is the ability to perceive, regulate, and utilise emotions effectively during financial decision-making, enabling investors to manage emotional biases and reduce impulsivity. Personality Traits are evaluated using the Big Five Model, emphasising conscientiousness, openness to experience, and extraversion, which are hypothesised to influence investment attitudes and behaviours. Financial Literacy represents individuals' knowledge and understanding of financial concepts, facilitating informed investment decisions and risk evaluation. Data were collected using a structured questionnaire administered randomly to potential investors in Bengaluru. Validated instruments such as the Wong and Law Emotional Intelligence Scale and the Big Five Inventory were used to ensure reliability. Structural Equation Modelling was employed to test hypothesised relationships and assess mediating effects. Results indicated that Emotional Intelligence, Personality Traits, and Financial Literacy significantly influence investment intention, with Risk Perception and Financial Self-Efficacy showing partial mediation. The findings underscore the importance of integrating psychological and financial education to enhance retail investor participation.

Keywords: *Emotional Intelligence, Personality Traits, Financial Literacy, Risk Perception, Financial Self-Efficacy, Investment Intention, Behavioural Finance.*

Publications:

1. **James, A.**, & R, N. S. (2025). Personality Traits and Financial Literacy: Impact on Equity Investment Intention among Planters in India. International Research Journal of Multidisciplinary Scope, 06(02), 553–563. https://doi.org/10.47857/irjms.2025.v06i02.03140.
2. **James, A.**, & R, N. S. (2024). Unpacking the psychology of investment intention: the role of emotional intelligence, personality traits, and risk behaviour. International Research Journal of Multidisciplinary Scope, 05(01), 198–206. https://doi.org/10.47857/irjms.2024.v05i01.0189.