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- Islamic Research and Training Institute Journal
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- Islami Tijara

- Islamic Finance
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30. The International Institute of Islamic Business and Finance (IIIBF)
   http://www.iibf.
31. Islamic Economic Studies (IES)
ETHICAL INVESTORS' PERCEPTION ABOUT SHARIAH INVESTMENT

Questionnaire

I. Personal Details: (Please read carefully and tick the appropriate answer)

Name (optional) : 
Sex : Male / Female
Age : More than 50  50-35  35-25  less than 25
Educational Qualification : School  UG  PG  Research  others
Occupation : Business  Govt  Private  others
Annual Income level : less than 3 lacs  3-5 lacs  5-10 lacs  more than 10 lacs
Religion : Hindu  Muslim  Christian  Others

II. Awareness of Investors on Shariah Compliant Investments

1. Are you aware of Shariah Investment Principles? (a)Yes (b) No
2. Are you aware of Shariah Compliant Investment? (a)Yes (b) No
3. Do you know Shariah Investment Principles?
   4.1 Primary business must be Halal. Therefore companies engaged in gambling, alcohol, armaments, tobacco, pornography or pork are excluded, yes / No
   4.2 Debt to Market Value of Equity ≤ to 33 %, yes / No
   4.3 Accounts Receivables / Market value of Equity ≤49 %, Yes / No
   4.4 (Cash + Interest Bearing Securities) / Market value of Equity ≤33%, Yes / No
   4.5 (Non-Permissible Income other than Interest Income) / Revenue ≤ 5%. Yes/ No
4. Do you know about Shariah index and Shariah Compliant shares? (a) Yes (b) No
5. Would you encourage your friends to go for Shariah investment? (a) Yes (b) No
6. Are you aware of Indian leadership in Shariah Compliant Shares? (a) Yes (b) No

III. Factors creating the awareness about Shariah Compliant Investment among investors

<table>
<thead>
<tr>
<th>S.No</th>
<th>Factors</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>DA</th>
<th>SDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Shariah Scholars frequently contact us</td>
<td></td>
<td></td>
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<tr>
<td>2</td>
<td>Broking Firms recommend Shariah shares</td>
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<tr>
<td>3</td>
<td>Universities/ Educational Institutions through conferences</td>
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<tr>
<td>4</td>
<td>Televisions influence us</td>
<td></td>
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<tr>
<td>5</td>
<td>Govt./ SEBI/ Exchanges through investor education</td>
<td></td>
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<tr>
<td>6</td>
<td>Students community advise us</td>
<td></td>
<td></td>
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<tr>
<td>7</td>
<td>Magazines and Daily News papers widely communicate</td>
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<tr>
<td>8</td>
<td>Shariah Institutions advice</td>
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<tr>
<td>9</td>
<td>Religious Views</td>
<td></td>
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<tr>
<td>10</td>
<td>Motivated by friends</td>
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</tr>
</tbody>
</table>

Note: SA- Strongly Agree, A- Agree, N- Neutral, DA- Disagree, SDA-Strongly Disagree
IV. Impact of Awareness on the Shariah Compliant Investment in India

<table>
<thead>
<tr>
<th>S.No</th>
<th>Factors</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>DA</th>
<th>SDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Investors highly participate in share market activities</td>
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<tr>
<td>2</td>
<td>Investors easily get investment tips</td>
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<tr>
<td>3</td>
<td>Investors participate in the share market without fear</td>
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<tr>
<td>4</td>
<td>Investors are able to know the Shariah compliant shares from the market</td>
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<tr>
<td>5</td>
<td>Investors can predict the movement of the Shariah index</td>
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<tr>
<td>6</td>
<td>Investors can compare the returns of the Shariah shares with non- Shariah shares</td>
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</tr>
</tbody>
</table>

Note: SA- Strongly Agree, A- Agree, N- Neutral, DA- Disagree, SDA-Strongly Disagree

V. Risk and Return perception of investors on Shariah Compliant Shares

<table>
<thead>
<tr>
<th>S.No</th>
<th>Factors</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>DA</th>
<th>SDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Shariah stocks provide more return than other investments</td>
<td></td>
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</tr>
<tr>
<td>2</td>
<td>Shariah index return and common index return are same</td>
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</tr>
<tr>
<td>3</td>
<td>Risk is lower in Shariah stock than common stocks</td>
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<tr>
<td>4</td>
<td>The volatility of the Shariah index is lower than other index</td>
<td></td>
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<tr>
<td>5</td>
<td>Shariah index provides lower return during Ramalan period</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>6</td>
<td>Shariah index return is affected less during crisis time</td>
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</tbody>
</table>

Note: SA- Strongly Agree, A- Agree, N- Neutral, DA- Disagree, SDA-Strongly Disagree

VI. Trading perception of investors on Shariah Compliant Shares

<table>
<thead>
<tr>
<th>S.No</th>
<th>Factors</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>DA</th>
<th>SDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Shariah shares are having more liquidity</td>
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<tr>
<td>2</td>
<td>Shariah investment ensures the total compliance of Shariah Principles</td>
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<tr>
<td>3</td>
<td>Trading formalities are simple and easy to adhere</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>4</td>
<td>Trading Charges are lower than common shares</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>5</td>
<td>Information about Shariah stocks movements are frequently given</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>6</td>
<td>Shariah shares are not subject to Regulation by SEBI/ stock exchanges</td>
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<tr>
<td>7</td>
<td>Exclusive brokerage firms are available for Shariah shares</td>
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</tr>
</tbody>
</table>

Note: SA- Strongly Agree, A- Agree, N- Neutral, DA- Disagree, SDA-Strongly Disagree

VII. Have you encountered any problem while investing on Shariah stocks? If yes, mention them.

VIII. What do you want to say for promoting Shariah stock investment?

1

2

3

Thanking You