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# A study on the investment patterns and opportunities in Cyprus

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**A STUDY ON THE INVESTMENT PATTERNS AND  
OPPORTUNITIES IN CYPRUS**

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Nizar Arioua

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# ABSTRACT

The purpose of this research work is to analyze, investigate and understand the best investment opportunities available for investors in Cyprus. Furthermore, it shows the importance of individual investments and their usefulness to boost the local economy of Cyprus.

The study analyzes the different investment pattern of investors on different financial instruments and shows the basis of the investment decisions of different social class investors in terms of age group, education and income level etc.

The important objectives of the research will be accomplished by achieving and responding to different questions in a questionnaire addressed to some investors.

The results show that males are more aligned or associated to investments in Cyprus and there are limited females that may be involved in doing investments.

The findings are not skewed to a particular date range and they are evenly distributed from the young age as young as 20 and to the older age as old as above 60. Analyzing age signifies what types of investors are involved in the investments in Cyprus, starting early is gold old financial mantra of investing.

There can be different reasons for investment in Cypriot economy and the purpose of investment in the sample was divided into four different categories namely personal investment, speculation, hedging and capital preservation.

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## LIST OF ABBREVIATIONS

<b>AIF</b>	Alternate Investment Fund
<b>CIF</b>	Cyprus Investment Firm
<b>CIFA</b>	Cyprus Investment Funds Association
<b>CPI</b>	Consumer Price Index
<b>CPIS</b>	Coordinated Portfolio Investment Survey
<b>CSE</b>	Cyprus Stock Exchange
<b>CySEC</b>	Cyprus Securities and Exchange Commissions
<b>ERR</b>	Economic Rate of Return
<b>EU</b>	European Union
<b>FDI</b>	Foreign Direct Investment
<b>GDP</b>	Gross Domestic Product
<b>IMF</b>	International Monetary Fund
<b>IPO</b>	Initial Public Offering
<b>LSE</b>	London Stock Exchange
<b>MiFID</b>	Markets in Financial Instruments Directive
<b>MiFR</b>	Markets in Financial Instruments Regulation
<b>MPT</b>	Management Portfolio Theory
<b>S&amp;P</b>	Standard & Poor
<b>UCITS</b>	Undertakings for Collective Investment in Transferable Securities