

# Research Question: Do interest rates have a bigger impact on the Tech sector(XLK ETF) or Utilities sector(XLU ETF)?

## Why is this important?

- To improve Investment decisions
- Helps businesses determine when to borrow and invest.
- Aid policymakers

Other research has really focused on how exchange rates affect the stock market and a lot of other research was looking at stock markets in different countries. Since many of these researches were looking on a wide scale they had to deal with many external factors which could have altered their data.

My research is different because I will be solely focusing on interest rates and I am only focusing on the stock market in the United States to hopefully find patterns. When looking at how interest rates affect different stocks I am going to look into the management of the company, the size, and the monetary aspects of the company (revenue, cash flow, etc.)



## Data Collection

- Technical analysis
- Quantitative: Looking at trends in the market using statistical model