



A Study on Investors Attitude towards Investment Avenue in Banks with Reference to Vadodara City

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ABSTRACT

This is a find out about the investor attitude towards investment avenue in banks. This study show the different perceptivity of investors awareness about the investment policies in banking sectors. The investors expect good returns with less risk on that investment. We have done our survey with questionnaire to investors. The results of analysis will be useful to know about the investors attitudes towards investments avenues in banks.

Key words: investors, attitude, investment, decision making

1. INTRODUCTION

Investment avenues are the specific ways that you can invest your money. Different avenues and funding choices consist of share market, debentures or bonds, cash market instruments, mutual funds, lifestyles insurance, real estate, precious objects, derivatives, non-marketable securities. All are differentiated primarily based on their specific elements in terms of risk, return, time period. Investment activities includes the introduction of assets and alternate of assets with a income motive. Investor attitude analysis is a research about made on the demographics and psychographics of the investor questioning about the parameters like age, gender and earnings organizations and moreover some psychological parameters that will appeal to the investor in the course of that unique investment. The investor has to pick Proper Avenue depending upon his precise need, chance preference, and returns expected.

2. REVIEW PAPERS

Ananth (2013) This study analyses the investors attitude towards various forms of investment. Investments are classified as marketable and Non marketable, High risk and low risk investments. Share market is high risk investment with high returns [1]. Ashly Lynn Joseph, M. Prakash (2014) Buying of financial product or any valued item with anticipation of positive returns will received in the future is called as investment. Study analyses the different investment options such as Bonds, Cash, Real Estate [2]. Samreen Lodhi, (2014) information, open T he study determines the influence of financial literacy, accounting to experience on decision making of investors. Investors are categorized as Risk taker or Risk Averter. Risk taking, preference investment in shares (risky investment), risk aversion, information asymmetry and shares investment [3].

3. OBJECTIVE OF STUDY

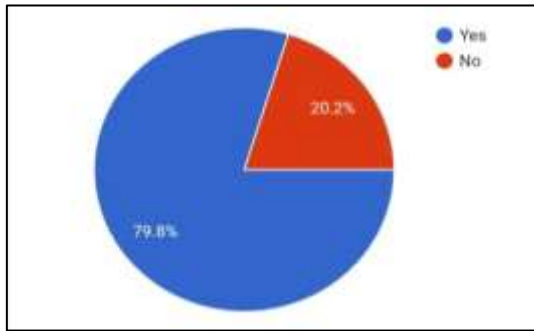
- To study the buyers investment preference reasons for the funding avenue.
- To study the various alternatives of investment which are available in the market.
- To find out how investors are motivated to invest in various financial instruments.

4. RESEARCH METHODOLOGY

Descriptive research design used to be used in this lookup which sincerely indicates that the find out about is all about a certain characteristics of individual towards investment. Convenience sampling technique was used for data collection. Response was taken from 100 sample size over Vadodara city. Questionnaire was circulated over the targeted sample and response was once taken for facts analysis. Here are the questions and responses acquired for that.

1. Awareness about invest income in bank policies

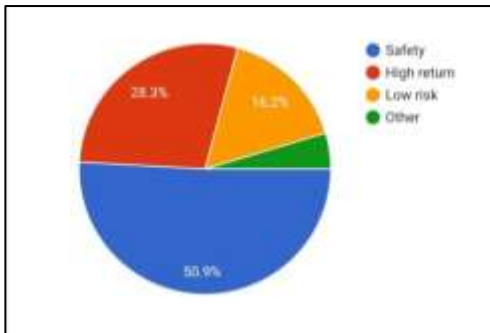
Table 1: Awareness about invest income in bank policies



	Yes	No
Number (out of 100)	80	20
In %	79.8%	20.2%

2. Priority while investing money in bank policies

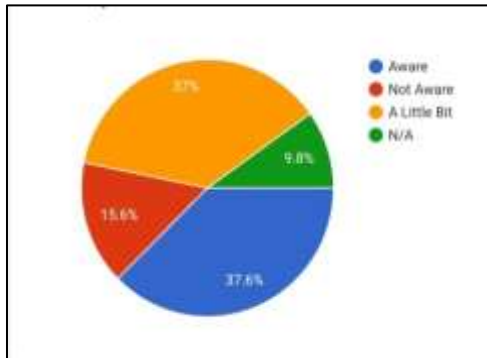
Table 2: Priority while investing money in bank policies



	Numbers	In %
Safety	51	50.9%
High return	28	28.3%
Low risk	16	16.2%
Others	5	4.6%

3. Awareness about Various investments policies provided by bank

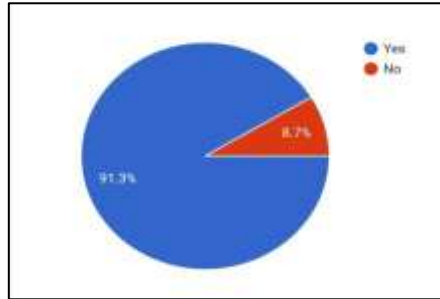
Table 3: Awareness about Various investments policies provided by bank



	Number	In %
Aware	38	37.6%
Not aware	16	15.6%
A little bit	37	37%
N/A	9	9.8%

4. Market information about the investment policies

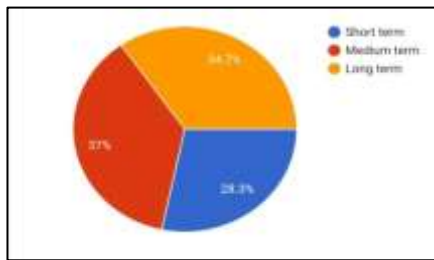
Table 4: Market information about the investment policies



	Yes	No
Number	91	9
In %	91.3%	8.7%

5. Time period prefer invest money in banks

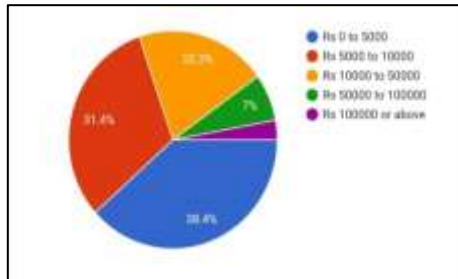
Table 5: Time period prefer invest money in banks



	Number	In %
Long term	35	34.7%
Medium term	37	37%
Short term	28	28.3%

6. Peoples saving money for investments

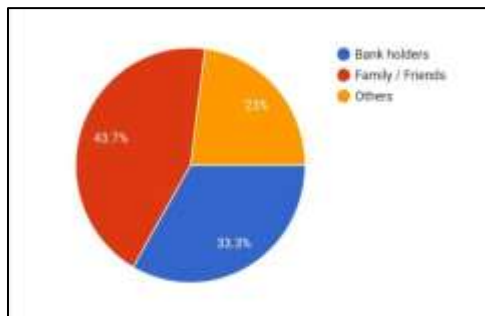
table 6: peoples saving money for investments



	Numbers	In %
Rs 0 to 5000	38	38.4%
Rs 5000 to 10000	31	31.4%
Rs 10000 to 50000	20	20.3%
Rs 50000 to 100000	7	7%
Rs 100000 or above	4	2.9%

7. awareness about the investment sources

Table 7: Awareness about the investment sources



	Numbers	In %
Bank holders	33	33.3%
Family/friends	44	43.7%
Others	23	23%

5. RESULTS AND CONCLUSION

Results:

- People invest their money more in medium term than long term.
- At present time investors consider maximum return with safety and lower risk.
- Mostly people are aware about the investment policy in bank.
- Most of the investors gather investment information from the market.
- Mostly investors have savings annually less than fifty thousands.

Conclusion:

Nowadays people do not simply invest in fixed deposits but prefer to invest where they can get high return and low risk over a sufficient period of time. So that as per our questionnaires from investors prefer other securities to invest their money in long or medium time.

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