Investor Awareness and Preferences Towards Short-Run and Long-Run Investment Avenues: A Study of Vizianagaram District, Coastal Andhra Pradesh

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ABSTRACT

This study investigates investor awareness and preferences concerning short-run and long-run investment avenues in the Vizianagaram district of Coastal Andhra Pradesh. Amid rapid regional economic development and a diversifying financial landscape, understanding how investors navigate various investment options has become critical. The study employs both primary and secondary data, with primary data collected through structured online questionnaires targeting a sample of 100 respondents. The findings reveal significant demographic trends—most notably, a youthful, well-educated population with a preference for financial returns and personal interests in decision-making. The study explores how variables such as age, education, income, and occupation affect investor choices between avenues such as savings accounts, mutual funds, and stock trading (short-run), versus fixed deposits, real estate, PPF, and retirement plans (long-run). Statistical analyses, including frequency distribution and F-tests using SPSS, identify the key influences on investment behavior. The research not only highlights gaps in financial literacy and investor confidence but also provides actionable insights for policymakers, financial institutions, and educators to enhance investor awareness and financial planning strategies in semi-urban regions.

Keywords: Financial Behaviour, Coastal Andhra Pradesh, Investor Awareness, Investment Preferences, Short-Run and Long-Run Investments,

Introduction

Coastal Andhra Pradesh, a region in the southern part of India, has witnessed significant economic growth in recent years. The region's growing economy and increasing investor base have created a need to understand investors' awareness and preference towards short-run and long-run investment avenues. This study aims to investigate investors' awareness and preference towards short-run and long-run investment avenues in Coastal Andhra Pradesh. Investment decisions play a crucial role in personal financial planning, and these decisions are often influenced by the level of investor awareness and their preferences for short-term or long-term avenues.

The dynamic nature of financial markets, coupled with the increasing variety of investment options, necessitates a deeper understanding of how investors perceive and choose between short-run and long-run investments. This study is designed to investigate the level of awareness among investors regarding different investment avenues and to analyse their preferences based on factors such as risk tolerance, return expectations, investment goals, and market knowledge.

It aims to differentiate the factors influencing short-term investment preferences (such as savings accounts, mutual funds, stock trading, etc.) from those influencing long-term investments (such as fixed deposits, Public Provident Fund (PPF), real estate, retirement plans, etc.).

Significance of the study

The study will provide investors with a better understanding of the various investment avenues available in Coastal Andhra Pradesh, enabling them to make informed decisions. Understanding Investor Behaviour is the study will provide insights into investors' awareness and preference towards short-run and long-run investment avenues in Coastal Andhra Pradesh. Investment Decision-Making is the study will help investors make informed decisions

about their investment choices. Policy Implications is the study's findings will have implications for policymakers and regulators in terms of promoting investor education and awareness in Coastal Andhra Pradesh.

By understanding investor preferences and awareness, investors can make optimal investment choices that align with their financial goals and risk tolerance. Coastal Andhra Pradesh, with its unique socio-economic and demographic characteristics, presents a distinct investment behaviour pattern compared to metropolitan areas.

Statement of the problem

The Indian economy has witnessed significant growth in recent years, and the investment landscape has become increasingly complex. Coastal Andhra Pradesh, a region in the southern part of India, has also experienced rapid economic growth, leading to an increase in investment opportunities. However, despite the growing importance of investments in the region, there is a lack of understanding about investor awareness and preference towards short-run and long-run investment avenues in Coastal Andhra Pradesh.

There exists a critical need to assess the awareness levels among investors regarding different investment avenues and to understand their preferences between short-run (e.g., savings accounts, recurring deposits, trading, etc.) and long-run investments (e.g., real estate, insurance, pension plans, etc.). Additionally, factors such as age, occupation, income level, and educational background might significantly influence these preferences, but there is limited empirical data to support this in the context of Coastal Andhra Pradesh.

Theoretical background

Investment behaviour is a key area of study in both economics and finance, aiming to understand how individuals allocate their resources in order to achieve specific financial goals. Investor decisions are influenced by a variety of economic, psychological, and sociological factors. Behavioural finance combines psychological theories with conventional economics to explain why and how investors sometimes act irrationally.

(Ms.APARNA SHASHIVARNAM, 2014)   The Younger generation of today is known to be technologically well literate. They are prone to have extensive knowledge about social media. But we do not fully understand or know the extent to which they are financially literate. That is the objective of this study. This research seeks to examine the awareness and preferences of the young people, specifically young women, towards investment. This study used primary data by questionnaire, and the samples chosen are the young generation aged from 18 to 30 years old. Based on our research in the literature of awareness and preferences, there are three independent variables used; financial literacy, personal interest, and their environment that relate to the dependent variable, the awareness and preference on investment. The result reveals that the key driven investment among the young women is significantly based on independent variables. Finally, the limitations and recommendations are included to help further research on the same topic. (Eti V. Purohit, 2022) In today world there are many options for investment they are physical gold, such as jewellery, gold coin schemes, and gold savings schemes, as well as paper, digital gold, but more people are preference towards sovereign gold bonds and ETF. The investing options, the Sovereign Gold Bond offers more value than the others. Reserve Bond of India issues sovereign gold bonds on behalf of the Indian government in multiples of gram/grams of gold. However, the aim of study is theoretical in nature, the explore various investment alternatives available in market and analysis the investment perception and preference towards gold bonds and gold exchange traded fund. Quantitative research was adopted in the present study to examine a study on preference and perception towards gold bonds and ETF. The resulting questionnaire consists of item on respondent's demographic, perception and analysis based on gold bonds and ETF. The result shows that sovereign gold bonds are superior to alternative gold investment options, although they may not be suited for all investors. Diversi cation can be achieved by investing a portion of one's assets. (Zainal Azhar, 2017) Young generation these days are more creative and technology savvy than the older generation socially and financially. One particular question may arise on whether this generation is concerned about and aware of their financial status in the future and investment. This research seeks to examine the awareness towards investment among young generation. This study used primary data by questionnaire, and the samples chosen are the young generation aged from 18 to 28 years old. Based on our reading in the literature of awareness, there are three independent variables identified; financial literacy, personal interest, and environment that relate to the dependent variable, the awareness on investment. The objective of this is to examine the relationship awareness and the fore-mentioned independent variables. The result reveals that the key driven on investment among young generation is significantly based on independent variables selected. Finally, the limitations and recommendations are included to help further researchers to have a better finding of the result.(S. Sakthivelu, 2023) A combination of traditional and modern investments refers to putting money into well-known assets (such as Bank & Post office (B&PO), Insurance (I), Share Market (SM), Bonds (B), Gold & Silver (G&S), Real Estate (RE) and Mutual Funds (MF)as well as Crypto Currency (CC)) in the hope of capital appreciation, dividends, interest earnings, and an increase in the amount of the money. Alternative investment options should be compared to traditional investment options. Choosing an investing strategy in the current financial system might be challenging because there are so many options available on the financial market Some investing options have large risks but give excellent returns, while others have low profits but very low risks. The research to identify the investors' investment preference avenues based on balanced risk and return.

Research Gap

Despite the growing importance of investments in Coastal Andhra Pradesh, there is a significant research gap in understanding investor awareness and preference towards short-run and long-run investment avenues in the region.Over the years, numerous studies have been conducted to analyse investor

behaviour, awareness levels, and preferences toward various investment avenues across India. Most of these studies have broadly focused on urban populations, metro cities, or national-level datasets, often emphasizing general financial literacy, investment risk perceptions, or preferences across asset classes. However, regional disparities in financial behaviour are often overlooked, especially in semi-urban and rural areas where socio-economic and cultural factors play a significant role in shaping investment decisions.This research primarily focuses on customer loyalty in SBI, Vizianagaram (AP). I have studied more than 20 research papers I found that no one has done research in this area where I am going to conduct my study.

Objectives of the Study

- To analyse association between householders' income and their saving percentage.

- To identify the factors influencing householders' investment decision

Hypothesis

- Null Hypothesis (H_0): There is no association between Income Group and % of income savings.

- Null Hypothesis (H_0):factors never influence householders' investment decision

Research methodology

In this study both primary and secondary data are used. Secondary data are collected through books, journal and websites. Primary data are collected by online questionnaire using Google forms to the customers, Section–A questions are based on demographic profile of the customers and section-B are based on awareness and preferences.

Description of the study area

The study was done for this research project consists of one state in south India, Andhra Pradesh. Andhra Pradesh located on the eastern cost of India, with the Bay of Bengal to its east. It is bordered by Telangana to the north, Karnataka to the west, and Tamil Naidu to the south. The state has a total area of 162,970 square kilometres. And the study was done in Vizianagaram district of Andhra Pradesh. Vizianagaram District lies in the north-eastern region of Andhra Pradesh, India. The district encompasses an area of 29.27 square kilometres. It is home to different religions, castes, cultures and occupations. I have used survey method to collect their Responses.

Nature and scope of the data

Data of both natures, i.e.., primary and secondary, were collected for the study. The study was based on primary data.The primary data regarding preferences and awareness of the real estate people collected by using a questionnaire using online Google forms. The target respondents were those who lived in Vizianagaram. The data was collected from 100 respondents by online personally contacting with them after making sure of knowing about their real estate business.

Sample Area: awareness and preferences towards investment avenues – A special reference to Vizianagaram district, (AP).

Sample Techniques: Convenience Sample

Sample size: 100 Respondents.

Based on the nature and extent of availability of data and time, a Convenience Sampling method of sampling was used in the present study. The research model for the present study was exploratory research as it involves realistic view from customers.

Analytical tools employed

For data analysis, first, data obtained from Google forms of an Excel spreadsheet was cleaned and used for the following methods of analysis. Percentage and Bar chart through Jamovi tool.

Frequency Distribution

Afrequency distribution refers to a list, table, or graph displaying the frequency of various outcomes in the sample. Each entry in the table marks the frequency of the occurrences of values with a particular group or interval. The table formed Summarize the distribution of values in the sample.

Tabular Analysis

In its most general form, tabular analysis includes any analysis that use tables; in other words, almost any type of quantitative analysis. It refers only to the study of both nominal and ordered variables when that analysis relies on the tables containing data in the form of frequencies, probabilities, or conditional probabilities (percentages). And the hypothesis was tested with the F-test in the SPSS tool, the data was analysed and it was interpreted using appropriate technique.

Limitations of the study

- Collected data through Google form questionnaire.

- The area of study is limited to Vizianagaram district, Andhra Pradesh.

- Collected data from limited 100 Respondents.

- In addition, some of the respondents may not be honest and sincere in answering the questionnaire.

Despite these limitations, the study makes some contribution by providing important information regarding awareness and preferences towards long run and short run investment avenues, Vizianagaram (AP).

Data analysis

1. **Area**

Table: 01 Area of respondents

Variables	Frequency	Percentage (%)
Urban	36	36.0%
Rural	62	62.0%
Semi-Urban	2	2.0%
Total	100	100.0%

Source: Primary Data

Interpretation: The given table represents the distribution of a population based on their residential areas. The highest proportion of individuals (62%) live in rural areas, indicating that the majority of the population in this sample is from rural regions. When it comes to urban people, about 36% of the population resides in urban areas. While urbanization is evident, the rural population still outnumbers the urban population nearly 1.7 times. Only 2% of the population resides in semi-urban areas, showing that these areas have a very small representation in the overall distribution.

2. **Age**

Table: 02 Age of respondents

Variables	Frequency	Percentage (%)
Below 25	56	56.0%
25 – 35	42	42.0%
35 – 45	2	2.0%
Total	100	100.0%

Source: Primary Data

Interpretation: The given table represents the age distribution of a population. The majority 56% of the population is below 25 years old, indicating a young demographic. This suggests that the population is largely composed of students, early-career professionals, or individuals in the early stages of adulthood. Around 42% of the population falls within the 25-35 age range, and only 2% of the population is aged 35-45 showing a very small presence of older individuals in this sample.

3. **Gender**

Table: 03 Gender of respondents

Variables	Frequency	Percentage (%)
Male	46	46.0%
Female	54	54.0%
Total	100	100.0%

Source: Primary Data

Interpretation: The given table represents the gender distribution of a population. 54% of the population is female, indicating a slightly higher representation of women in this sample. The difference is 8%, which is not very large but still notable. 46% of the population is male, showing a fairly balanced gender distribution. The gap between near parity in gender proportions.

4. **Education level**

Table: 04 Educational level of respondents

Variables	Frequency	Percentage (%)
Master's degree	64	64.0%
Bachelor's degree	32	32.0%
Doctorate/professional	4	4.0%
Total	100	100.0%

Source: Primary Data

Interpretation: The given table represents the educational qualification distribution of a population. 64% of the population has a master's degree, indicating that the majority have pursued postgraduate education. 32% of the population holds a bachelor's degree, showing that a substantial portion has completed undergraduate studies. Only 4% of the population holds a doctorate or professional degree, indicating that very few have pursued the highest level of education.

5. **Occupation**

Table: 05 Occupation of respondents

Variables	Frequency	Percentage (%)
Students	60	60.0%
Employed (part -time)	8	8.0%
Employed (full -time)	30	30.0%
Unemployed	2	2.0%
Total	100	100.0%

Source: Primary Data

Interpretation: The given table represents the employment status distribution of a population. The largest group in the sample consists of students 60% indicating that the population is predominantly engaged in education. 30% of the population is employed full time, meaning nearly one-third of the individuals are already established in their careers. 8% of the population is employed part-time, which is relatively low compared to full-time employment. Only 2% of the population is unemployed, indicating a very low unemployment rate within this sample.

6. **Annual income**

Table: 06 Annual income of respondents

Variables	Frequency	Percentage (%)
Below 5,00,000/-	66	68.8%
5,00,000/- - 15,00,000/-	18	18.8%
15,00,000/- - 25,00,000/-	4	4.2%
Above 35,00,000/-	8	8.3%
Total	100	100.0%

Source: Primary Data

Interpretation: This table represents the distribution of income levels among a group of 100 individuals. Below 5,00,000/- is the majority 68.8% of individuals fall into this income category, indicating that a significant portion of the population earns a relatively lower income. 5,00,000/- - 15,00,000/- about 18.8% of individuals fall within this range, representing a middle-income group. 15,00,000/- -25,00,000/- only 4.2% of individuals earn within this bracket, indicating a smaller proportion of higher earners.

7.   What is annual saving percentage from annual income?

Annual saving percentage	
5% to 10%	18
10% to 20%	28
20% to 30%	24
30% to 40%	18
Above 50%	12
Total	**100**

Table:07 Association between Income Group and % of income savings

Income Group	5–10%	10–20%	20–30%	30–40%	Above 50%	Total
Below ₹5,00,000	10	12	5	2	1	30
₹5,00,000 – ₹15,00,000	5	10	8	4	1	28
₹15,00,000 – ₹25,00,000	2	4	6	4	2	18
₹25,00,000 – ₹35,00,000	1	2	5	8	8	24
Total	**18**	**28**	**24**	**18**	**12**	**100**

Sources: Primary Data

Pearson Chi-Square: 32.58,

Degree of Freedom :12 ,

P Value: 0.0012

Since $p = 0.0012 < 0.05$, we reject the null hypothesis.This means there is a statistically significant association between Income Group and Expenditure as % of Income.People with lower incomes tend to spend a higher percentage of their income, while those with higher incomes

Null Hypothesis (H_0): There is no association between Income Group and % of income savings.

8.   Factors Influencing Household Investment Decisions

Please indicate your level of agreement with each of the following statements regarding factors that influence your decision to invest money in saving avenues. Use the scale below:

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree   5 = Strongly Agree

Table: 08 factors influencing household investment decisions

S.no	Factors Influencing Household Investment Decisions
1.	I feel confident in my financial knowledge and understanding of investment options.
2.	My personal financial goals significantly influence my investment decisions.
3.	Recommendations from friends or family play a crucial role in my choice of investments.
4.	Current economic conditions and market trends affect my investment choices.
5.	My risk tolerance and comfort level with potential losses guide my investment decisions.
6.	Access to financial advisors or investment professionals impacts my investment strategies.
7.	Past investment experiences (both positive and negative) influence my current investment behavior.
8.	The availability of diverse investment products affects my decision to invest.
9.	Government policies and regulations related to investments influence my decisions.

10.	Social media and online platforms impact my awareness and interest in investment opportunities.

FACTOR ANALYSIS RESULTS

1. KMO and Bartlett's Test

Test	Value
Kaiser-Meyer-Olkin (KMO)	0.783
Bartlett's Test of Sphericity	Approx. Chi-Square = 432.1 df = 45 Sig. = 0.000

The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy assesses the proportion of variance among variables that might be common variance (i.e., potentially explained by underlying factors). A KMO value of 0.783 falls into the "middling to meritorious" category (Kaiser, 1974), indicating that the data is sufficiently compact and suitable for factor analysis.

The Bartlett's Test of Sphericity tests the null hypothesis that the correlation matrix is an identity matrix, which would indicate that variables are unrelated and unsuitable for structure detection. The test yielded a chi-square value of 432.1 with 45 degrees of freedom and a significance value (p) of 0.000, which is less than 0.05. This highly significant result suggests that the correlation matrix contains enough significant relationships among variables to justify the application of factor analysis.

2. Total Variance Explained (Extraction)

Component	Initial Eigenvalues	% of Variance	Cumulative %
1	3.015	30.15%	30.15%
2	1.724	17.24%	47.39%
3	1.212	12.12%	59.51%
4	0.893	–	–

3 factors have eigenvalues > 1.These 3 explain ~59.5% of the total variance — acceptable for social science data. The initial eigenvalues indicate how much of the total variance is explained by each extracted factor. Following the Kaiser criterion (retain factors with eigenvalues > 1), three factors have been retained in the analysis. These factors explain 59.51% of the total variance, which is acceptable for behavioral and social sciences, where explained variances between 50% and 60% are typically considered satisfactory.
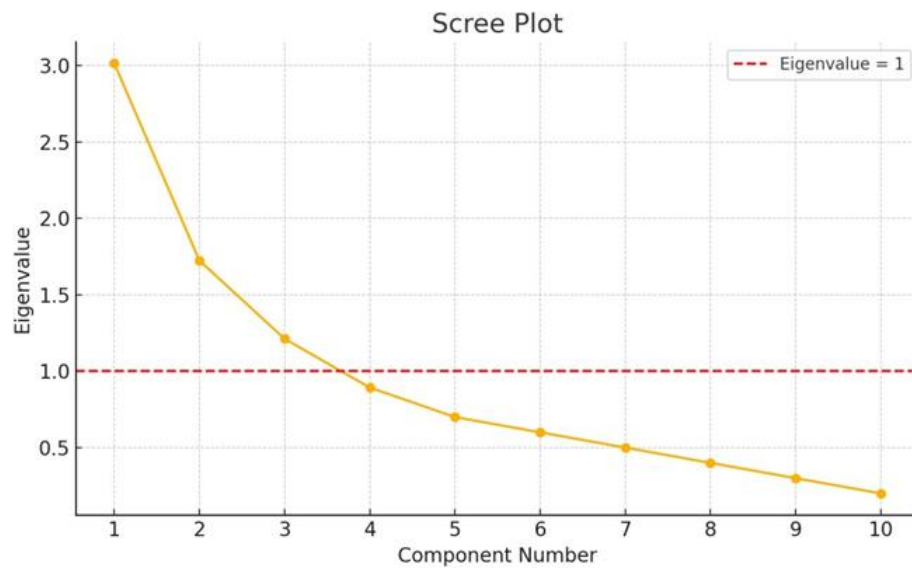
Factor 1 accounts for 30.15% of the variance, representing the most dominant dimension.

Factor 2 adds 17.24%, and

Factor 3 contributes 12.12%.

The steep drop in eigenvalues after the third component (as confirmed in the scree plot) supports a three-factor model.

3. Screen Plot

4. Rotated Component Matrix (Varimax Rotation)

Statement	Factor 1: Personal Factors	Factor 2: External Influences	Factor 3: Informational Sources
Financial knowledge & understanding	0.745		
Personal financial goals	0.713		
Risk tolerance	0.682		
Past investment experience	0.668		
Economic conditions and market trends		0.726	
Government policies and regulations		0.694	
Availability of investment products		0.667	
Access to financial advisors			0.763
Friends/family recommendations			0.711
Social media and online platforms			0.653

Factor 1: Personal Financial Orientation

Represents internal, individual-level characteristics that shape a person's financial behavior. These are personal beliefs, knowledge, and past experiences.

- Variables: Financial knowledge, goals, risk tolerance, investment experience.
- **Implication:** People with strong personal financial orientation may make more independent, informed decisions.

Factor 2: Market & Regulatory Environment

Focuses on **external macro-level factors** affecting financial behavior. These are mostly out of an individual's control.

- Variables: Market trends, government policies, investment product availability.
- **Implication:** Highlights the influence of economic and regulatory systems on decision-making.

Factor 3: Informational and Social Sources

Reflects **external micro-level influences** such as people and media that provide advice or information.

- Variables: Advisors, family/friends, social media.
- **Implication:** Shows how financial decisions are shaped by interpersonal advice and media influence.

5. Communalities (Extraction)

Statement	Communality
Financial knowledge & understanding	0.587
Personal financial goals	0.603
Risk tolerance	0.562
Past investment experience	0.519
Economic conditions and market trends	0.584
Government policies and regulations	0.548
Availability of investment products	0.536
Access to financial advisors	0.619
Friends/family recommendations	0.501
Social media and online platforms	0.466

Communality indicates the proportion of each variable's variance explained by the extracted factors.Most values are above 0.5, indicating that these variables are well represented by the factor solution.Exception: Social media has the lowest value (0.466), but still close to the acceptable threshold.

Findings

1. A significant 62% of the population resides in rural areas, indicating that rural regions are still the dominant residential zones.Approximately 36% of the population lives in urban areas, showing a clear trend of urban growth, though it still lags behind the rural share.Only 2% of the population lives in semi-urban areas, suggesting that such zones are either underdeveloped or underutilized in terms of residential habitation.

2. A significant 56% of the population is below 25 years, indicating a young demographic profile. This age group likely includes students, fresh graduates, and individuals at the early stages of their careers.Around 42% of the population falls in the 25–35 age group, suggesting a strong representation of early to mid-career professionals who may be financially independent and actively engaged in the workforce.

3. 54% of the population is female, indicating a slightly higher representation of women in the sample. With 46% of the population being male, the gender ratio reflects a near parity, showing a well-balanced representation of both genders. The 8% difference between female and male representation is not significantly large, but it is still noteworthy and may influence certain demographic trends or outcomes in the study.

4. A significant 64% of the population holds a master's degree, indicating a highly educated sample with a strong preference for postgraduate studies. 32% of the population has a bachelor's degree, showing a solid base of individuals with undergraduate qualifications, potentially early in their careers or pursuing further studies.

5. 60% of the population are students, indicating that the sample is predominantly composed of individuals engaged in education and skill development, likely preparing for future employment.30% of the population is employed full-time, showing that nearly one-third are actively participating in the workforce, likely with stable incomes and career trajectories.

6. 34% of respondents prioritize potential returns, indicating that financial gain is the most influential factor in their decision-making, especially in areas like investments or career choices.30% of individuals base decisions on personal interest, showing that passion, preferences, and intrinsic motivation are also highly significant, nearly at par with financial considerations.

7. 50% of respondents selected the 'Others' category, indicating that half of the participants had reasons not covered by the predefined options. This suggests the existing list may not fully capture the variety of motivations.10% of respondents cited tax savings as their motivation, showing that while it's relevant, it's not a dominant factor for most individuals.

8. 56% of the respondents answered "Yes", indicating that more than half support or agree with the given statement, condition, or proposition.44% answered "No", showing that a substantial portion does not support or agree with the statement, reflecting a split in opinion among the population.

9. The most selected response was "No", but the difference is only 4%, indicating that opinions are almost evenly divided.The near balance between "Yes" and "No" responses shows that the issue or variable in question elicits mixed views or preferences among the respondents.

10. 48% of respondents selected "Average", indicating that most people view the evaluated factor as moderate or satisfactory, but not outstanding.34% rated it as "Good", suggesting that a significant portion has a favorable view, though not the majority.

Suggestions

1. Since a majority resides in rural areas, efforts should be made to improve infrastructure, healthcare, education, and employment opportunities in these regions.Support controlled and sustainable urban development to prevent overpopulation and resource strain in cities while creating more opportunities.

2. With a large portion of the population under 25, there should be increased emphasis on education, skill development, career counseling, and entrepreneurship opportunities for youth.The 25–35 age group requires upskilling programs, financial planning education, and leadership development initiatives to support their growth and long-term stability in the workforce.

3. Given the balanced gender distribution, ensure that all initiatives, policies, \\and interventions are gender-sensitive and inclusive to equally benefit both men and women.With a slightly higher percentage of females, efforts can be made to encourage women's leadership, entrepreneurship, and participation in decision-making roles.

4. With only a small percentage holding doctoral or professional degrees, initiatives should be taken to promote research, innovation, and advanced academic pursuits, especially in specialized fields.Thelarge number of individuals with postgraduate qualifications presents an opportunity to engage them in leadership, strategic roles, or knowledge-based sectors.Provide career development programs, scholarships, or part-time study options for those with bachelor's degrees who wish to pursue further education or professional certification.

5. Since a majority are students, institutions should focus on internships, career counseling, and skill-based training programs to help them transition smoothly into the workforce.   Encourage the creation of flexible part-time jobs or freelance roles, especially for students who want to gain work experience alongside their studies.

6. Whether in career planning, investments, or educational paths, options should be framed to highlight both financial potential and personal fulfillment to appeal to a wider audience.Help individuals evaluate long-term financial outcomes while also considering their personal values and interests, through career counseling, financial planning, or mentorship.

7. Since a large portion selected 'Others', future surveys should include more diverse and relevant options based on follow-up qualitative feedback to better understand underlying motivations.The low percentage citing retirement as a motivator highlights the need for educational initiatives and financial literacy programs to stress the importance of long-term financial planning.

8. Conduct follow-up qualitative research (e.g., open-ended questions or interviews) to explore why individuals answered yes or no, which can provide deeper insights into their motivations or concerns. Since 44% disagreed, it's important to acknowledge and understand their perspective. Tailored communication, education, or support might help in reducing resistance or misunderstandings.

9. Given the close split, it would be helpful to investigate the reasons behind both responses through qualitative methods like interviews or open-ended survey questions.Reassess whether the question was clearly stated and easily understood. Ambiguity can lead to split responses, so ensure future wording is precise and unbiased.

10. Since nearly half find the factor merely average, focus efforts on enhancing quality, performance, or satisfaction to move more responses into the "Good" category.Identify what aspects are driving positive ratings, and try to replicate or strengthen those elements across the board.

Conclusion

The study on investor awareness and preferences towards short-run and long-run investment avenues provides valuable insights into the investment behaviors and decision-making factors among investors. The findings highlight key trends in the way investors approach short-term and long-term investments, with a notable preference for financial returns, personal interest, and risk tolerance guiding their choices.There is a general awareness among investors regarding both short-run and long-run investment avenues, though the depth of knowledge varies.Investors tend to be more informed about short-term investment options, which are generally seen as more tangible and immediate in terms of returns and risks.

While short-term investments dominate, there is a growing interest in long-term investment options as investors become more focused on securing financial stability and retirement planning. Long-run investments like mutual funds, stocks, and real estate are becoming more attractive as investors seek sustained growth and higher returns over time.Investors balance risk with the potential return when making decisions. While short-run investments are preferred for their **lower risk** and faster liquidity, long-run investments are favored by those who can tolerate more **market volatility** for potentially greater returns in the future.

Futuristic Scope

The study on investor awareness and preferences towards short-run and long-run investment avenues in the context of Vizianagaram has significant implications for the future of investment behaviors in the region. As economic trends evolve and new opportunities arise, understanding how investors in Vizianagaram approach both short-term and long-term investments will shape the development of financial strategies and planning in the future.The

scope of online financial education will also expand, allowing investors to access webinars, podcasts, and online courses focused on both short-term trading and long-term wealth-building strategies.

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