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**A Study on Investment Attitude And Satisfaction Level of
HDFC Bank Employees in the Trichy District**

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Abstract

Savings is essential for any prudent investor in spite of various commitments that they face in the complex society. All human beings work to earn money and walk a mile extra in order to earn more money in order to accumulate savings to meet any financial crisis that arise in the future. The wants of human beings in unlimited and they have to work in order to earning come. The money saved is invested by allocating money towards assets in the hope of making the future better. Investments are made with a view of earning returns which grows in to higher sum. In this research paper, an attempt has been made to study the investment behavior of HDFC Bank employees and the level of satisfaction

towards various investment alternatives. The study has been done with a sample of 100 HDFC Bank Employees working in Trichy district. A structured questionnaire has been framed and the data has been collected and interpreted with the help of statistical tools such as measure of central tendency and analysis of variance. The result of ANOVA shows that there is no significant difference between expected return and the level of satisfaction of bank employees working in HDFC Bank.

Keywords: Savings, Satisfaction, Expected Return on Investment and Investment Behavior.

I. INTRODUCTION

Savings are essential for all human beings and the quantum of savings from the incomes differs from person to person. The amount of savings has to be invested properly so that the funds can grow according to the savings potential of an individual. In India various investment avenues are available in order to meet the differing needs of investors. The investor savings scheme will have a significant impact on the savings behavior of people. A study on behavior and level of satisfaction assumes a greater significance in the formulation of policies for the development and regulation of savings in general and protection and promotion of small and household investors in particular. Some of these investment avenues offer attractive returns but with high risks and some offer lower returns with very low risks. When anyone invests, he or she sacrifices the time, money or effort to get a good return on investment. If the period of time is more, the return will be more. If the investor is willing to take risks, the return will be more, that means, a higher risk than higher the rate of return. Hence the rate of respondents on the willingness of the investor to take risk in holding their money. Risks may be risk neutrality; risk search and risk aversion and it depends upon the nature of investor to take such type of risk. If an investor is risk averse, then they have to go in for investment in risk free securities.

Literature Review

Anderson (2008) found out that lower income, poorer, younger and less well-educated investors invest a great proportion of their wealth in individual stocks, and they hold more highly concentrated portfolios, trade more and have more performance.

Feng (2008) has found that the turnover of men and women is the same as the controlling for factors such as number of stocks owned, and men and women earn similar return.

Grahamet. al. (2009) has concluded that investor who trade more often and more intentionally diversified portfolios. Competence is based on self-assessment questions regarding investors' comfort with investment products, alternatives and opportunities.

DeClercq B, J.M.P. Venter & C.J. Van Aardt (2012) undertook a study titled, "An analysis of the inter-relationship between savings product usage and satisfaction using a SERVQUAL framework" with a sample of 700 respondents in South Africa with an objective to study the relationship between usage and satisfaction levels attributed to various saving products. The researcher conducted correlation and regression analysis to ascertain the level of usage relating to financial products with the level of satisfaction ascribed to the products. It was concluded that very high positive correlation coefficients indicate strong relationship between the variables. Higher usage and higher satisfaction with respect to saving products. It is also concluded that the importance of financial product providers continuously strives to improve satisfaction levels among savers so that higher usage levels can be encouraged, and to increase the savings base with diverse products so as to give more returns to saver so long term, cannot be over-emphasized.

Ishwarya P (2014) had undertaken a study on the behaviour and satisfaction level of investors towards various investment alternatives available for the salaried class employees in the city of Mangalore. The study was conducted with an objective to ascertain the behaviour of salaried class employees and to measure the satisfaction level of salaried class employees towards available investment avenues. The researcher has taken a sample of 100 respondents using convenient sampling technique. It was concluded that that most of the respondents expressed their views positively towards investment activities. Majority of the respondents are not only less aware about the investment avenues but also they are less satisfied about their investment in marketable securities.

The research also concluded that 36% of respondents are satisfied on their investment in non-marketable securities and 64% of respondent's satisfaction is poor. It was also concluded that 88% of respondents are satisfactory on their investment and only 12% of respondents perceived and reported to have a lower degree of satisfaction on their investment in physical assets.

Vinoth R & Rajkumar R (2013) has undertaken a study titled, “Investors satisfaction, expectations and practical problems on mutual fund investments –An investigation study with special reference to Coimbatore City”, with an objective to study the priority of investments over mutual funds by the investors, to study the practical problem of mutual fund and to study the expectation of mutual fund investors. The study was carried out with a sample of 150 respondents through a structured questionnaire using convenient sampling techniques. It was concluded that high returns were the top priority while ranking the decision-making factors. The respondents also felt that the mutual funds have not offered the expected returns for their investment. It was also concluded in the research that majority of the respondents were satisfied with the service of agents of mutual fund organizations. It was also concluded that personal factors of the respondents have no significant influence on the source of awareness of mutual funds and type of business, whereas the personal factors have significant influence on the type of scheme.

Umamaheswari S & AshokKumar M (2014), had carried out a study titled, “A special study on Coimbatore based salaried investors awareness, attitude, expectation and satisfaction over their investments” with an objective to explore the investment attitude of the investors to perceive their level of satisfaction about their investment policies, to observe the motivating factors for their investment policies with a special reference to expected rate of return on their investment besides exhibiting the investors decision making in opting for the investment policies. The research was carried out with structured questionnaire and a sample of 1000 respondents. It was concluded in the research that relative portion between the demographic factors and the satisfaction level of salaried class investors about their investment policies. It was also proved that the rate of return of salaried class of investors on their investment policies is necessarily influenced by their demographic constituents.

Objectives of the Study

Based on the above available literature, it is understood that the study relating to investment behavior and satisfaction level of bank employees is limited to HDFC bank, Trichy. Hence this paper is prepared to find out the factors that influence the selected demographic variables and to analyse the expected return on investment and level of satisfaction of employees working in HDFC bank in Trichy district of Tamilnadu.

Hypothesis

The following hypothesis has been framed,

H0: There is no significant influence on demographic factors on investment.

H0: There is no significant difference between expected return and level of satisfaction.

Research Methodology

The primary data has been collected from 100 respondents working in HDFC Bank in Trichy District. The data collected has been tabulated and analysed with the help of statistical tools, hypothesis has been framed and tested and valid conclusions have been arrived to find out the level of satisfaction of investment decision making made by HDFC bank employees in Trichy District.

Statement of the Problem

The development of any economy depends on healthy savings and proper allocation of capital for the developmental activities of any country. The avenues of investment and the investors' opinions based on their preferences vary from person to person. Liquidity and safety play a major role in the investment decision; tax exemption and other factors are also taken into consideration. Apart from the above factors, there are demographic factors which influence the decision on investment. This article discusses the factors which affect the investment behavior of individuals in the City of Trichy.

Data Analysis and Interpretation

Primary data was collected through questionnaire comprising of various parameters from the respondents. The information generated through the survey is being reported through tabulation of categorical variables and the results are discussed below.

Table1 Descriptivestatistics

Particulars	N	Mean	Standard Deviation
	Statistic	Statistic	Statistic
Age	100	1.26	0.972
Gender	100	1.40	0.502
Marital Status	100	2.85	0.430
Qualification	100	2.08	0.779
Annual Income	100	3.13	0.959
Percentage of Savings	100	2.10	1.119
Annual Investment	100	4.34	0.783
Awareness	100	2.48	0.617
Grade of Employment	100	2.72	0.7 30

Based on the results, it is found that the mean, mode and median differences are very high. Mean value of Age is 2.72 and it shows that the majority respondent belongs to the age group between 31 and 40. 17.6% of respondents belong to less than 30 years, 48.8% of respondents belong to 31-40, and 23.2% of respondents belong to 41-50 and the rest 10.4% belong to above 50 years. Gender shows that 80% of the respondents were male and the rest belongs to women.

The mean value of marital status is 2.85 and shows that majority of the respondents were unmarried (84.8%). The mean value of educational qualification is 2.08 and showed that 27.2% of the respondents were Graduates, 37.6% of the respondents were Post Graduate and 35.2% of the respondents were Professionals.

The mean value of annual income shows 2.13, which shows that 25.6% of the respondents earning less than five lakhs, 48% of the respondent's earnings between 5-10 lakhs, 16.8% of the respondent's earnings between 10-15 lakhs. 7.2% of the respondents' earnings are between 15-20 lakhs and the rest 2.4% belong to above 20 lakhs per annum. The mean value of percentage of savings is 2.10 which shows that 36% of the respondent's percentage of savings is less than 10 percent, 29.6% of the respondents' percentage of savings is between 10-15 percent, 23.2% of the respondent's percentage of savings is between 15-20 percent and the rest 11.2% of the respondents percentage of savings above 20 percent of their earnings.

**Table 2 Return expected and level of satisfaction ANOVA (Return Expected-
Level of Satisfaction)**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	0.195	4	0.399	0.566	0.534
Within Groups	25.513	96	0.255		
Total	43.908	100			

Null Hypothesis: There is no significant difference between expected returns and the level of satisfaction of the respondents.

Based on the results generated by SPSS, the significant value is 0.566 and it is greater than 0.05. Hence the null hypothesis is accepted since there is no significant difference between the levels of satisfaction of respondents with respect to their expected return. An expected return from investment does not influence the satisfaction level of the respondents.

II. CONCLUSION

It is extremely important for the policy makers and regulatory authorities to understand the investors' perceptions, preferences, and their concerns on the market. A study may be conducted exclusively for other sectors of employees with a perspective to help and promote investors. Also, research may be pursued to help the middle-income group in making the best investments clubbed with higher return and satisfaction to the investors. Investment procedures must be simple and clear to attract more investors.

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