



## INVESTOR'S SATISFACTION ON INVESTMENTS IN ALANGULAM

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### ABSTRACT

The main aim of conducting this research study is to know about Investor's satisfaction on investments in Alangulam. In order to conduct this study and to achieve the objectives, the primary data has been collected by using structured questionnaires. Moreover, secondary data has been collected from published reports, journals, periodicals, newspapers, books, magazines, and other published literature. For collecting the primary data Convenience sampling method is used. To undertake this study, the sample sizes of 200 respondents were taken. It was found that most of the respondents are investing their money into the bank fixed deposits. They are not having much knowledge about securities market, Mutual fund, hedge funds, private securities etc., Hence, it is concluded that every investor before choosing an investment to collect relevant information and analyze it first, Most of the respondents were satisfied with their investments even though some of them are not satisfied. Investment companies, brokers, agents, SEBI and Government etc., to take the necessary steps to educate the peoples about various investments. It will help to develop our nation.

**KEYWORDS:** Investors satisfaction, Kinds of investments, Purpose of Investment.

### INTRODUCTION

Investment is the employment of funds on assets with the Aiming of earning income or capital appreciation. Investment has two attributes namely time and risk. Present consumption is sacrificed to get a return in the future. The sacrifice that has to be borne is certain but the return in the future may be uncertain. This attribute of investment indicates the risk factor. The risk is undertaken with a view to reaping some return from the investment.

Investments play a vital role in developing society. It also affects the lifestyle of the people. Proper investment plans are uplifting the life of the investors. Moreover, idle fund can't produce any returns. But Investment provides return and capital appreciation for the fund. It is one of the tools for developing the economy of the nation.

Now, the present people, who are equally employed, through their education. They have knowledge about various aspects of investment available in the society. So they invest in various investment avenues such as shares, Life Insurance Policy, Gold, Government Saving Scheme, Post Office, and Bank Deposits, FOREX, Hedge funds etc.

### STATEMENT OF THE PROBLEM

In recent days people are started to invest their saving in many investments, with the objective of securing profits or getting regular returns. With this in mind, the study has been undertaken among 200 investors to find out their satisfaction on their investments in Alangulam.

### OBJECTIVES OF THE STUDY

1. To study the demographic characteristics of the respondents
2. To examine the level of awareness of the respondents towards investments.
3. To find out the level of satisfaction of the respondents
4. To find out objectives for making the investment.

### RESEARCH METHODOLOGY

This research is an analytical and descriptive research study. It is related to the analysis of Investor's satisfaction on investments. In order to conduct this research study, 200 sample respondents are selected in the Alangulam. In this research, both primary and secondary data sources were used. The convenience sampling method was used. Simple percentage and Garrett ranking techniques were used for data analyzing.

### ANALYSIS AND RESEARCH FINDINGS

An attempt is made to know the investor's satisfaction on investments in Alangulam. The variables such as the age of the respondents, the gender of the respondents, objectives for making investment scheme, awareness about investments, investments of the respondents and level of satisfaction of the respondents were analyzed.

**Table 1**  
**Age of the respondents**

Age	Below 20 years	20 to 30 years	31 to 40 years	41 to 50 years	Above 50 years	Total
	17	23	37	84	39	200
Percentage	8.5	11.5	18.5	42	19.5	100%

Source: Primary data

The above table indicates that, out of 200 respondents, majority of the respondents are in the age group of 41 – 50 years, 19.5% of the respondents belong to above 50 years of age, 18.5% are in the 31 – 40 years, followed by 11.5% of the respondents fell down in 20 – 30 years and the remaining 8.5% of the respondents are in the below 20 years category.

**Table 2**  
**Gender of the respondents**

S.No.	Gender	No. of Respondents	Percentage
1.	Male	139	69.5
2.	Female	61	30.5
	Total	200	100

Source: Primary data

Table explicit that, 69.5% of the investors are male and the remaining 30.5% are women. Most of the respondents are male because they have much knowledge about investments.

**Table 3**  
**Objectives for Making Investment Scheme**

S. No.	Purpose	Rank				Total Score	Mean Score	Garrett Rank
		I	II	III	IV			
1.	Children career	90	42	43	25	6811	56.75	1
2.	Tax Relief	27	15	22	136	4429	36.90	4
3.	Future Security	40	91	65	4	6539	54.49	2
4.	Regular and Good returns	43	52	70	35	5981	49.84	3

Source: Primary data

Here most of the respondents are making their investments for the objectives of their Children career. So the first rank goes to children career, the second objective is future security, the third rank goes to regular and good returns and the last objective is tax relief.

**Table 4**  
**Awareness about investments**

S.No.	Awareness	No. of Respondents	Percentage
1.	Yes	127	63.5
2.	No	73	36.5
Total		200	100

Source: Primary data

Above table shows that 63.5% of the respondents are having knowledge about various investments and the remaining 36.5% of the respondents are not having much knowledge about investment. Overall most of the respondents are aware of investments.

**Table 5**  
**Investments of the Respondents**

S.No.	Investments	No. of Respondents	Percentage
1.	Bank fixed deposits	81	40.5
2.	LIC	25	12.5
3.	Post Office	29	14.5
4.	Gold	10	5
5.	Government saving scheme	23	11.5
6.	Corporate securities	15	7.5
7.	Any other	17	8.5
Total		200	100

Source: Primary data

Above table indicates that bank fixed deposits are mostly preferred by the respondents. 40.5% of the respondents invest their amount in the bank fixed deposits, followed by 14.5% and 12.5% are investing in post office savings and LIC respectively. 11.5% are investing their money in Government saving scheme. Followed by 8.5% and 7.7% are investing in the other investments and corporate securities respectively. And the remaining 5% prefer Gold.

**Table 6**  
**Level of satisfaction of the Respondents**

S. No	Level of Satisfaction	No. of Respondents	Percentage
1.	Highly satisfied	79	39.5
2.	Satisfied	47	23.5
3.	Moderate	34	17
4.	Dissatisfied	26	13
5.	Highly dissatisfied	14	7
Total		200	100

Source: Primary data

The above table intimate that, out of 200 respondents, 39.5% of the respondents are highly satisfied with their investments, followed by 23.5% and 17% of the respondents is satisfied and in the moderate level. 13% are dissatisfied with their chosen investments and the remaining 7% are highly dissatisfied with their investments.

#### **FINDINGS OF THE STUDY**

- Majority of the respondents are in the age group of 41 – 50 years.
- Majority of the respondents are male.
- The first rank goes to children career, the second objective is future security, the third rank goes to regular and good returns and the last objective is tax relief.
- Most of the respondents are having knowledge about various investments.
- Bank fixed deposits is mostly preferred by the respondents.
- Most of the respondents are highly satisfied with their investments.

#### **RECOMMENDATION**

- Investors should come forward to undertake risk and maximize the returns.
- The government should encourage the investors to invest more by introducing a special offer and conducting the seminar, advertisement, conference for creating awareness among the investors.
- Awareness campaigns/seminars about various investment Avenues shall be conducted for investors based on their age and occupation for increasing the level of awareness of them. It will develop our national growth.
- Before selecting the investment, first, the respondents collect relevant information and analyze it first.
- The family members of investors should also encourage them to invest depending on their preferences and needs.

#### **CONCLUSION**

The result of the study indicates that most of the investors in the study area have preferred to invest their money in investments for the purpose of their children career. Most of them were prefer bank fixed deposits. But they do not prefer other investments because they don't know about much. The researcher assured that when all the suggestions given in this piece of research are addressed properly then the investment market will reach its new heights in Indian economy and investors also will make intellectual investments in various investments.

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