

## INVESTMENT STRATAGEM AND BEHAVIOUR OF IT SECTOR INVESTORS WITH RESPECT TO CHENNAI CITY

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### **ABSTRACT**

*Financial harvestment Stratagem only a speculation action in different money related plans, put resources into current situation to be used in future or at the hour of emergency. Right now, In this process, planning plays a vital role. A month to month salaried speculator may put resources into any of the accompanying like Capital markets, Fixed Deposits in different budgetary establishments, PPF's, Postal office, Life Insurance, Real Estate, products showcase, etc. A demonstration of venture controls a person's spending style and instill the propensity for reserve funds. The essential information for this examination is gathered by simple random sampling with the example size of 150 IT sector speculators through an organized survey. This paper is about the speculation display of IT salaried investors working in Chennai city. The present investigation is a shot to break down the investment stratagem of salaried financial specialists towards money related plans. It uncovers that, rough approximation of venture includes getting to the different pin on of speculations like return, chance, liquidity, tax reductions and accommodation are the key properties which taken into conversation before including into any method of venture.*

**KEYWORDS:** Financial, harvestment, strategy, IT sector, salaried employees, investment, risk, return

### **INTRODUCTION**

A venture is the ramifications of assets with a point of accomplishing monetary profit and development in future. An Investment is that the allotment of money related assets to resources that will bring anticipated yield of some increase or positive return over a given measure of time. Clearly, Investment focuses on duplication of money at sequential rates depending upon whether it is for quite some time run or momentary venture and whether it is dangerous or safe investment. An interest in information grants the extraordinary intrigue. From the people reason for read, the venture could be a responsibility of an individual's assets to infer future monetary profit inside the sort of intrigue, profits, lease and premium, annuity points of interest or valuation for the value of their rule capital. There ought to be a need to contribute and acquire salary on their inactive assets and produce a negligible include of money for a specific objective throughout everyday life and make an arrangement for a dubious future. One of the significant motivation behind why one needs to contribute shrewdly is to meet the expense of expansion is the rate at which the typical cost for basic items increments.

### **REVIEW OF LITERATURE**

David and Ferray (2017), in their research paper, Retirement Savings Behavior of Salaried Employees, they found that attitudinal preference towards a risk and a perception of opportunity served as mediators for the relationships among employee's dispositional

characteristics and their retirement saving behavior. They also found that investment knowledge directly affected the risk taking behavior.

Anand and Jegan (2018), in his research paper titled saving and Investment Behavior of Teachers - An empirical study, found that individual characteristics of teachers such as age, gender, marital status, and lifestyle determined the savings and investment behavior of teaching community in the study region. They considered monthly family income, stage of family life cycle, and upbringing status emerged as determinants of their savings and investment behavior.

Gowtham and deepak (2019), in her research paper, savings and investment pattern of salaried employees in Palakkad district, descriptive study, found that now-a-days investors are aware of various modes of investment. They preferred to invest in less risky and safe return investment product. It mainly stated, annual income of the investor determines the particular investment. These two variables are closely related.

### RESEARCH PROBLEM

Current situation, gives a wide cluster of venture roads and not just customary plans likewise inventive items. One can view much of a stretch include with these sorts of ventures, however they differ broadly in elevation of hazard and return. An investor much worried about the separating of best saving and venture instrument is extremely strenuous procedure. This paper states to trims the pay rates financial specialist's scheme of venture stratagem and their colleague on variation sorts of modes.

### Objectives

- To understand the predilection and aliveness of salaried investors towards financial investment stratagem.
- To analyses the conjunction of discrete variables and panorama of IT salaried investors in Chennai city.

### Research Methodology

The research methodology depicts the research process and serves as guidance for the research to carry out this study. In this research study, the researcher has used the primary data obtained from 150 IT sector investors.

Research Design	Descriptive Research
Study area	Chennai city
Study Population	Salaried investors working in IT sector
Sample Size	150
Sampling method	Simple Random Sampling
Nature of data	Primary Data
Sources of Primary Data	Survey method through structured Questionnaire
Sources of Secondary Data	Journals, Previous Research reports, Magazines & Websites

Statistical tools	Mean, Median, Mode, Standard Deviation, Variance, t-test and Chi-square analysis
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## Results

**Table no. 1**

**Table showing descriptive statistics for all the variables**

Factors	Age	Gender	Educational Qualification	Annual Income	Source Of Investment	Sector For Investment
Valid N	150	150	150	150	150	150
Mean	2.58	1.45	3.90	3.70	2.68	2.30
Median	2.61	1.48	3.77	3.73	2.74	2.32
Mode	2.51	1.36	4.03	3.56	3.13	2.26
Std. deviation	.778	.502	.644	.966	1.120	1.065
Variance	.613	.252	.418	.934	1.248	1.128

Source: Primary calculated data

Table 1 shows descriptive statistics. The mean value derived from descriptive analysis is 2.57 for age, 1.44 for gender, 3.89 for educational qualification, 3.69 for annual income, 2.73 for source of investment and 2.31 for sector for investment. The mean value for two variables gender and sector for investment are below 2.50 value and the remaining variables are above the mean value 2.50. Regarding, standard deviation two variables gender and educational qualification are below the standard deviation value 0.750 and remaining four variables are above the .750 value.

### Independent Samples t Test

The Independent Samples *t* Test compare the means of two independent groups in order to determine whether there is statistical evidence that the associated population means are significantly different.

### Hypothesis 1

**Null Hypothesis: There is no significant relationship between the investment penchant of salaried investors based on gender.**

**Table 2: Independent Sample t - test**

Variables		t-test for equality of means								
		F	Sig.	t	Df	Sig.	Mean Difference	Std. Error Difference	95% confidence level	
									Lower	Upper
Percentage Of Investment	Equal variances assumed	3.472	.073	2.299	50	.029	.496	.218	.063	.932
	Equal variances Not assumed			2.424	34.25	.024	.496	.205	.081	.913

Source: Primary Calculated Data

From the above table no.2, it was evidenced that the F value is greater than the significant value at .05 level. Thus the null hypothesis is accepted. Hence the penchant of investment is not based on gender, of the salaried investors. It may depend on other factors like salary, time value and situation.

### Chi-square Analysis

The Chi-square ( $\chi^2$ ) give information not only on the significance of any observed difference value, but also provides clear information on exactly which categories account for any differences found.

### Hypothesis 2

**Null Hypothesis: There is no significant relationship between the annual income and the amount of investment of the salaried investors.**

**Table no 3: Chi-square Analysis**

	Annual Income	Percentage of Investment
Chi-square	19.753 <sup>a</sup>	31.402 <sup>b</sup>
Df	4	3
Asymp.Sig	.001	.001

From the above chi square analysis, the calculated value is less than the .05 level of significant. That means the null hypothesis is rejected and there is significant relation between the annual income and the amount of investment of the salaried investors.

## Findings

1. As per the analysis, the framed null hypothesis is accepted stated there is no significant relationship between the investment penchant of salaried investors based on gender.
2. As per the analysis, the framed null hypothesis is rejected proved that there is significance relationship between the annual income and the amount of investment of the salaried investors.

## Conclusion

The current living style of the people increasing day by day so salaried class community has started realizing the importance of savings and proper harvestment of their savings. Now -a-days they fend off expending funds on costly pampered life style and preferring the normal life style. All the employees are conscious of various investment avenues like safe and low risk, Moderate risk and return, high risk and high return modes, traditional investment modes and emerging investment modes. By the analysis, the awareness on investment based on gender is not interrelated. Their annual income and percentage of investment is closely related.

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