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## Empirical investigation on portfolio decision making of individual investors

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**Abstract:** The research aim is to assess the Investigation on Portfolio Decision making of Individual Investors. This study helps the investors to make an investment in various kinds of avenues like Mutual funds, Shares, Gold, Saving account, Real estate, Fixed deposit, etc. The Primary purpose of any investor is to limit hazard and maximize return. A sample of 152 employees from various organizations and students by providing the google forms and collecting the real time data and it is used for this analysis. This study helps us to find out to know about the individual preferences on investment, to maximize return on investment, to know the knowledge of investment and to know about the factors considering investment decisions.

**Keywords:** Individual Investors, Entrepreneur, Profit, Avenues, Innovation, Knowledge, Factors.

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### INTRODUCTION

An investor is a person that places cash into an entity which includes a commercial enterprise for an economic return. The primary purpose of any investor is to limit hazard and maximize return. It is in evaluation with a speculator who's inclined to put money into an unstable asset with the hopes of having a better profit. The act of setting cash right into an enterprise or employer to earn revenue is known as investing. With a small enterprise, an investor takes on the extra chance of creating little to no income because the enterprise can also additionally or might not succeed. However, with a publicly traded company, there's a wealth of records to be had at the company's economic role on the way to permit the investor to make an extra calculated choice and input and go out the marketplace as they please. In the U. S, the Securities Exchange Commission (SEC) regulates the funding chance in publicly traded companies. A character investor is likewise called retail investor, is a non-expert investor who buys and sells securities, mutual funds, or trade traded funds (ETFs) via conventional or on-line brokerage companies or different kinds of funding bills. Retail buyers buy securities for his or her personal private bills and regularly change in dramatically smaller quantities in comparison to institutional buyers like pensions, endowments or mutual funds. Retail buyers make investments a good deal smaller than massive institutional buyers, together with mutual funds, pensions, and college endowments, and change much less frequently. Because in their small shopping power, retail buyers regularly should pay better charges on their trades, in addition to marketing, commission, and different associated by definition, the SEC considers retail buyers unsophisticated buyers, who're afforded sure protections and barred from making sure risky, complicated investments. Our research idea is based on the rich knowledge acquired by our peer teams across the university. (A.C.Gomathi, S.R.Xavier Rajarathinam, A.Mohammed Sadiq, Rajeshkumar, 2020; Danda et al., 2009; Danda and Ravi, 2011; Dua et al., 2019; Ezhilarasan et al., 2019; Krishnan and Chary, 2015; Manivannan, I., Ranganathan, S., Gopalakannan, S. et al., 2018; Narayanan et al., 2012, 2009; Neelakantan et al., 2013, 2011; Neelakantan and Sharma, 2015; Panchal et al., 2019; Prasanna et al., 2011; Priya S et al., 2009; Rajeshkumar et al., 2019; Ramadurai et al., 2019; Ramakrishnan et al., 2019; Ramesh et al., 2016; Venugopalan et al., 2014)

### REVIEW OF LITERATURE

(Babu et al., n.d.) This examination is an evaluation to fathom" The Investment Perception towards Different Investment Avenues by Working Professionals in Bangalore. The model picked is 60 working specialists from the city of Bangalore to measure the endeavor acknowledgment. Here in this investigation study, we have recognized, the supported endeavor streets among solitary examiners using overview and researched that predominant aspect of the respondents are moderate brave people and an enormous segment of them need to place assets into ordinary endeavor instead of placing assets into budgetary theories.

(Chaurasia, 2017) cash related Planning is critical for developing clear budgetary targets and chalking out the right endeavor portfolio to meet the financial needs and wants. Organizing a convincing theory portfolio requires capacities, data and prepared cash related orchestrating. This examination explores the relationship of portion

credits with the endeavor tendencies of the individual budgetary experts. In this assessment, a study approach has been grasped using a composed survey with test size of 229 respondents. The examination has been taken inside the geographical zone of Indore zone in Madhya Pradesh State of Central India. The essential revelations of assessment are that fixed store is commonly loved and capital market commitment instruments are least preferred. Section factors have been found to have essential relationships to wander tendencies.

(Escrig-Olmedo et al., 2017) the coordination of common, social and organization (ESG) measures into the evaluation method of focal points is a subject that is commonly recognized among socially competent examiners. In this system, nevertheless, the fuse of theorists' tendencies has not been adequately advanced. The test is to facilitate the tendencies of heterogeneous monetary masters—standard examiners just as theorists who are particularly fragile to legitimacy issues (socially fit examiners)— considering that socially able budgetary authorities are not so much homogeneous. This paper attempts to address this test by working up a methodological philosophy reliant on a usage of cushy multi-criteria dynamic methodologies (MCDM) to consolidate ESG monetary pros' tendencies, as together considered. Since monetary masters' tendencies may vary depending upon which material perspectives are thought of inside a portion, this assessment has had a go at using pieces of clothing division data. Results attest the comfort of the methodological approach proposed for an authentic age of a 'business plan' that organizes the tendencies of various money related masters and at the same time is dependable with solely described tendencies.

(Pandey, 2015) this paper takes a gander at the endeavor tendency towards Mutual Fund (MF) and other theory decisions. It deals with theory, tendency of offers, debentures, basic resources, bank stores and security techniques. The assessment is coordinated through basic data with a case of 100 respondents from the Puducherry area, using solace assessing technique. The crucial objective of this examination is to find the tendency of theorists about different endeavor decisions. The impression of adventure and budgetary pros' care level of MF as theory decision have been examined likewise, interpreted. The data has been accumulated through a gathering plan from the picked respondents. Distinctive backslide assessment, Chi-square and rate examination have been used. The results of the assessment show that Chi-square examination isn't enormous. The Regression assessment shows that sexual direction, preparing and pay are critical towards shared resources.

(Arathy et al., 2015) shared Funds give a phase to a commonplace money related master to look into the Indian capital market with capable hold the board paying little mind to the whole contribution. The Indian shared save industry is growing rapidly and this is reflected in the development in Assets under organization of various storage facilities. Basic store theory is less risky than genuinely placing assets into stocks and is thus a safer decision for chance contradicted monetary experts. This endeavor targets finding the segments impacting adventure decisions on regular resources and its tendency over retail monetary pros. This endeavor similarly targets finding about the elements that hinder the people to place assets into regular resources. The disclosures will help shared hold associations to perceive the domains required for advancement and can in like manner improve their advancing strategies. It will help the MF associations to make new and imaginative things as shown by the bearing of budgetary experts.

(Parimalakanthi and Kumar, 2015) this paper intends to find the lead of individual theorists of Coimbatore city inverse open endeavor streets in the Indian cash related business sectors. The main issues behind an endeavor are the security of the boss ' total, liquidity, pay, dauntlessness, and appreciation. A variety of adventure streets are open, for instance, Reserve supports a/c, FD a/c, Government Securities, Corporate Bonds, Protection game plans, Real estates, Commodities, Shares and MFs, Chit Funds and Gold and Silver. All the theorists contribute their abundance money in the recently referenced streets dependent upon their peril taking attitude. "No distress, no development " is the impressive norm of adventure in heads. In the making budget one can pick up progressively more money. „More risks“ lead to more advantages. Monetary masters can't keep up vital good ways from threats regardless, they can restrict the danger by placing their money in various kinds of safe hypotheses with the objective that they can get a moderate advantage. This examination has driven the master to wrap up that by far most of the theorists of Coimbatore city lean toward bank stores followed by premiums in gold and silver.

(Ramanathan and Meenakshi, 2015), hypothesis is a development attracted by people who have speculation reserves. Generally salaried people contribute their speculation assets for their future essential. A collection of hypothesis streets, for instance, budgetary trade, thing feature, mailing station venture assets, gold and Jewellery, land, life inclusion things, Bank stores and Government establishment protections are available in the market, where the money related authorities disseminate their speculation reserves. A huge part of the budgetary experts care for the security of their theory rather than excellent yields. Directions to pick an ideal hypothesis is the issue of the budgetary master in picking unequivocal endeavor. Hypothesis tendency differentiations from individual to individual and adventure lead is guided by states of the monetary expert. The current assessment relies upon basic data assembled from 130 bank delegates through a close by completed survey. The data has been analyzed using rate, chi-square test and Karl Pearson's association coefficient. The assessment is an undertaking to stall the endeavor tendency of the bank delegates towards various endeavor streets reliant on various section factors. The master separated that bank delegates consider the security similarly as an incredible level of gainfulness made by

them. It was also developed that compensation and the endeavor of the monetary masters has a positive relationship.

(Barcellos et al., 2014) past assessment has not by and large found that youngsters and young women are managed particularly in commonplace India. In any case measures of the effect of sex on parental endeavours could be uneven if youngsters end up in greater families due to kid uneven stopping guidelines. Using a novel conspicuous evidence strategy that abuses that sexual direction at start is self-assertive, we report that youngsters get more childcare time than youngsters, they are breastfed longer and they get more supplement supplementation. Diverged from other making countries, youngsters have a great situation in height and weight relative to youngsters. Neither more unmistakable needs nor anticipated family size explain the results.

(Bhushan and Medury, 2013) sexual direction contrasts in adventure lead have been represented by various examinations. Women are logically conservative while contributing and are hesitant to confront challenges. Thus women should be offered such cash related things which are generally proper for them to the extent peril and bring ascribes back. For this the specialists and promoters of these money related things should grasp the sexual direction contrasts in hypothesis lead of individuals. Against this setting, the current examination is an undertaking to separate the sexual direction contrasts in hypothesis lead among agents. Review system was obtained in this investigation study to accumulate information from the respondents. Our results suggest that gigantic sex contrasts occur in adventure tendencies for clinical inclusion, fixed stores and market hypotheses among laborers.

(Bayyurt et al., 2013) this paper attempts to research how women and men differ in their individual theory tendencies. Regardless of the way that there are a couple of assessments for the examiners in made countries, the subject has been disregarded in rising and juvenile countries. Likewise, this assessment is the essential observational examination researching the endeavor practices of women and men by focusing on a rising country, Turkey. For the motivation to find how theory tendencies of individuals change towards six endeavor gadgets, explicitly, gold, outside money, saves, normal stocks, veritable endowments, and time stores, a segregate examination and a vital backslide were worked out. The results revealed that while men budgetary pros lean toward fundamental stocks and land to contribute women theorists are more risk hesitant and contribute uphold, time store and gold. There is no immense differentiation among individuals in outside cash adventure.

(Mylonakis, 2009), the quick progression of the monetary division in Greece and the strong contention conditions have given an unbelievable push to private banking. A wide extent of different banks and other money related foundations offer private monetary organizations to highly add up to resources individuals. The degree of this paper is to acquaint private monetary features and will portray the individual budgetary Greek customers' profile and their satisfaction level. The assessment is abstract using semi-sorted out reviews in interviews with private money related authorities and authorities from the greatest banks working in the Greek budgetary market. Assessment showed that Private Banking customers have unequivocal requirements regarding the development of their securities, similarly as their lifestyle. Today customers show greater inclusion with theories, while they look into contributing decisions and requesting for modified plans. A definite customer profile credits are similarly discovered depicting an exceptionally conservative target gathering with express theory tendencies.

(Ivković and Weisbenner, 2007) in this investigation the association between nuclear families' stock purchases and stock purchases made by their neighbors is analyzed. A ten rate point increase in neighbors' obtaining of stocks from an industry is connected with a two rate point increase in nuclear families' own securing of stocks from that industry. The effect is broadly greater for close by stocks and among nuclear families in progressively social states. Controlling for area congeniality, nuclear families' and neighbors' endeavor style tendencies, and the business formation of close by firms, we credit about one-quarter to one-bit of the connection between families' stock purchases and stock purchases made by their neighbors to verbal correspondence.

## **RESEARCH METHODOLOGY**

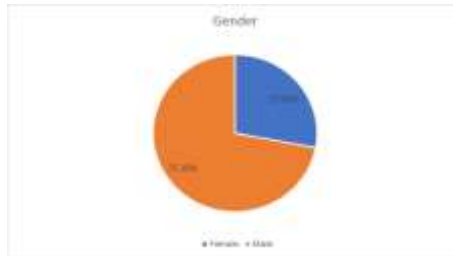
In research methodology there are mainly three types of designs to take into account when planning a research project. These types of designs include exploratory, causal and descriptive research designs. Research Design followed is descriptive studies due to the fact as descriptive explains the take a look at and purpose of investments with the various investments avenues. Questionnaires are collected from 152 members. The present study used from primary data. Primary data is the first hand information, which is being collected by the researcher, or assistant is called primary data. In this study, the primary data was collected through a structured questionnaire. Questionnaire was employed to collect the primary data from 152 members randomly. Besides the primary data, the secondary data was also collected for the study, Websites; books were referred for this purpose from the library to facilitate proper understating of the study. The data collected from the primary sources were arranged sequentially and tabulated in systematic order. The questionnaire depended on the underlying examination model and suggestions. Essential information was gathered through poll study. A questionnaire with two sections was developed and finalized. The first part of the questionnaire comprises demographic questions. The other part of the questionnaire contains variables related to study of portfolio decision making of Individual Investors.

## **Sampling**

In this study, a statistical method is used to determine the sample to ensure that the size of the sample is representable for the whole population. According to Bryman & Bell(2011) the level of confidence should be 95 percent or higher to ensure that the errors caused by only studying a sample of the population is not significant so that it affects the accuracy. The sample frame in this study was selected randomly. A total number of 152 respondents were contacted and was given the opportunity to participate in the survey.

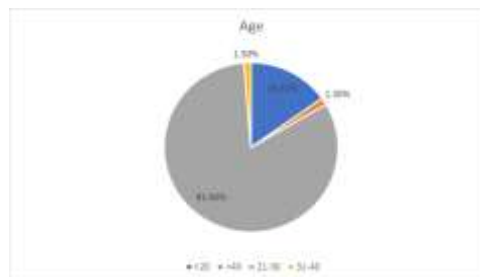
## RESULT AND DISCUSSIONS

### Frequency analysis of gender



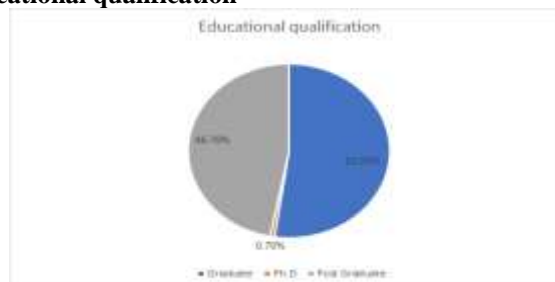
**Fig.1:** This figure shows the frequency analysis of Gender. From this figure it is clear that the majority of the respondents are Male 71.70% and female respondents are 27.60%

### Frequency analysis of age



**Fig.2:** This figure shows the frequency analysis of age. It is clear from the figure that the majority of the respondents are 21-30 (81.60%) followed by <20 (15.10%) followed by >40 (1.30%) followed by 31-40 (1.30%).

### Frequency analysis of Educational qualification



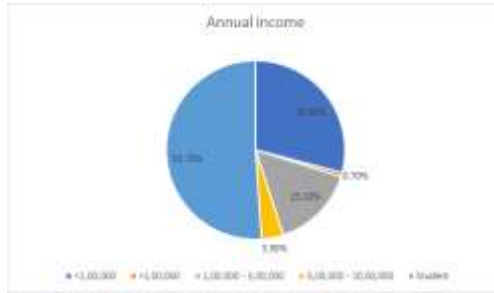
**Fig.3:** The frequency analysis of Educational qualification is clear from the figure that majority of the respondents are the Graduate (52%) Post Graduate (46.70%) and Ph.D (0.70%)

### Frequency analysis of marital status



**Fig.4:** This figure shows the frequency analysis of Marital status. It is clear from the figure that the majority of the respondents are Unmarried (92.80%) Married (6.60%)

**Frequency analysis of annual income**



**Fig.5:** This figure shows the frequency analysis of Annual Income. It is clear from the figure that the majority of the respondents are <1,00,000 (28.90%) followed by 1,00,000-5,00,000 (15.10%) followed by 5,00,000-10,00,000 (0.70%) Students (50.70%)

**Independent sample t test**

The avenues have you invested based on gender

**Table 1:**

Items	Sig.	t
What are the avenues have you invested [Mutual fund]	.746	.525
What are the avenues have you invested [Post office schemes]	.008	2.602
What are the avenues have you invested [Commodities]	.139	3.390
What are the avenues have you invested [Bank deposit]	.334	.949
What are the avenues have you invested [LIC]	.225	.623

**Interpretation**

This table shows that the significant value is greater than 0.05. Hence there is no Significant difference between genders with the avenues have you invested.

The nature of your returns you prefer from your investment based on gender

**Table 2:**

Items	Sig	t
Rank the nature of your returns you prefer from your investment [Annually]	.640	2.277
Rank the nature of your returns you prefer from your investment [Half yearly]	.853	1.820
Rank the nature of your returns you prefer from your investment [Quarterly]	.599	.214
Rank the nature of your returns you prefer from your investment [Monthly]	.720	.254

**Interpretation**

This table shows that the significant value is greater than 0.05. Hence there is no Significant difference between genders with the nature of your returns you prefer from your investment.

The situation has you reviewed your plan based on age

**Table 3:**

Items	Sig.	t
In what situation have you reviewed your plan [Change in investment environment]	.585	1.104
In what situation have you reviewed your plan [Change in tax laws]	.015	1.941
In what situation have you reviewed your plan [severe economic events]	.007	2.008
In what situation have you reviewed your plan [New product awareness]	.421	1.538

**Interpretation**

This table shows that the significant value is greater than 0.05. Hence there is no Significant difference between age and the situation has you reviewed your plan.

**ANOVA**

**The avenues have you invested [Mutual fund] based on age**

**Table 4:**

Items	F	Sig.
What are the avenues have you invested [mutual fund]	1.319	.271

**Interpretation:**

Table shows the values of F and its significant value. It is seen from the table that significant value is greater/lesser than 0.05.it is concluded that significant value is greater than frequency accept the null hypothesis.

**Age vs Source of income that contributes to your investment avenue [Current income]**

**Table 5:**

Items	F	Sig.
Source of income that contributes to your investment avenue [current income]	1.481	.223

**Interpretation:**

Table shows the values of F and its significant value. It is seen from the table that significant value is greater/lesser than 0.05.it is concluded that significant value is greater than frequency accept the null hypothesis.

**The avenues have you invested [Mutual fund] based on annual income**

**Table 6:**

Items	F	Sig.
What are the avenues have you invested [Mutual fund]	1.782	.136

**Interpretation:**

Table shows the values of F and its significant value. It is seen from the table that significant value is greater/lesser than 0.05.it is concluded that significant value is greater than frequency accept the null hypothesis

**Source of income that contributes to your investment avenue [Current income] based on annual income**

**Table 7:**

Items	F	Sig.
Source of income that contributes to your investment avenue [Current income]	2.370	.056

**Interpretation:**

Table shows the values of F and its significant value. It is seen from the table that significant value is greater/lesser than 0.05.it is concluded that significant value is greater than frequency accept the null hypothesis.

**CONCLUSION**

Individual investors first preference in their bank deposits in nationalized banks, their second preference is post office schemes and last preference is in mutual fund schemes. Investment patterns of individual investors do not differ according to age. But the individual's preference in investment varies on the basis of occupation and income. This exploration paper shows that training of financial specialists is monstrously significant for the current day financial specialists in Chennai. Speculators before making ventures, need together venture related from the web and talk with companions, friends and venture specialists previously making ventures. Most of the speculators want to put resources into bank accounts followed by Gold and silver fixed store accounts and so forth. The result of the exploration shows that the greater part of the speculators lean toward bank stores followed by interest in gold and silver interest in the investigation region.

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