

The Study of Analysis of the Investors Attitude, Preferences and satisfaction Level Towards Investment in Satara District

Miss Pooja Vijay Indalkar

Assistant Professor in

Janata Shikshan Sanstha's

Kisan Veer Mahavidyalaya, Wai

Department of Commerce and Management

Abstract:

This study shows about investment in Satara district. What is investors attitude, preferences and satisfaction level towards an investment. This study gathered information from primary as well as secondary sources. Taken survey from general public and they provide information about their preferences and choices towards investment. Books Magazines, provide valuable information about study. Based on research concerning investment preferences in similar regions, studies on investor attitude and satisfaction often analyse how demographic factors (age, income, occupation) influence choices regarding financial assets like mutual funds, gold, and real estate. Such studies typically aim to measure satisfaction levels with returns and identify factors impacting investment decisions, often revealing a preference for safe, long-term wealth creation, especially among individual investors

Introduction-

This study focuses on what are the investment opportunities in India's and how peoples are react towards an investment. From this study we analysis of investors attitude, preferences and satisfaction Level towards investment in Satara district. This study influencing their choices like risk, return, liquidity, tolerance level of losses, rewards, safety etc. The study focuses investors preferences, objectives, growth, diversification of investment, risk capacity through the primary data collection and secondary data collection. Investment refers to the act of putting money or resources into something with the expectation of gaining a profit or benefit in the future. It involves committing funds into assets, projects, or financial instruments with the goal of increasing wealth or achieving specific financial objective.

Review of the literature - Books, Magazines, Bank Websites, Mutual Fund companies' website etc, Govt schemes etc, articles etc.

Objectives: To study of an opportunity of investment in India.

- : To study of analysis of the investor's preferences, attitude and satisfaction level towards an investment.
- : Risk Level in the investment

Research Methodology:

Primary Data- Questionaries.

Secondary data- Financial Institutions websites.

Structure of Questionaries: 1) Direct Questions 2) Close ended Questions 3) Multiple Choice Questions.

Statement of the problem: Investment is an activity that is engaged in by people who have savings or in other words investment are made from savings. The prosperity of an economy is closely linked with the ability of the public to save and invest in productive assets for an uninterrupted supply of capital. This study identifies Investors Attitude, Preferences and satisfaction Level Towards Investment in Satara District

Sources of Investment:

Authorised Sector: Authorised sector investment refers to industry segments where the government permits, regulates, or encourages capital inflow (often Foreign Direct Investment - FDI). These permitted sectors,

such as manufacturing, technology, or agriculture, have specific, approved limits, guidelines, and, in some cases, require government approval, as opposed to prohibited sectors.

Instruments: Bank Deposits, Stock Market, Mutual Fund Companies, Commodity Market, Forex Market, Govt Securities, Dept Market (Debentures/ Bonds), Insurance, Pension Schemes, Govt Schemes, Real Estate.

Unauthorised Sector: An unorganised sector investment refers to putting money into **small-scale, unregistered, or informal businesses** (like street vendors, small retail, or uncontracted labor) that operate outside formal government regulations. These investments lack formal legal protection, and social security, often relying on personal savings, and are characterised by high risk, instability, and limited access to formal credit.

Instruments:

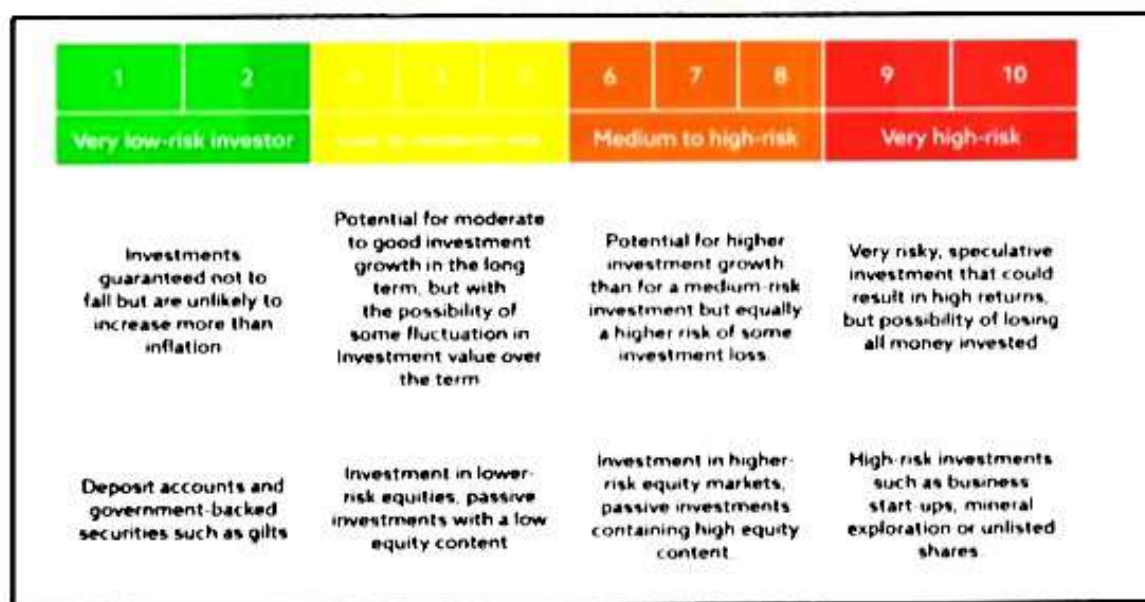
Crypto Currency, Chit Fund Companies Investment, Investment in Ponzi schemes.

Safe/Low Risk Instruments: Bank Deposits, Govt Securities, Insurance, Pension Schemes, Govt Schemes Real Estate.

Moderate Risk Instruments: Mutual Fund Companies, Dept Market (Debentures/ Bonds)

High Risk Instruments: Stock Market, Commodity Market, Forex Market, Crypto Currency, Chit Fund Companies Investment, Investment in Ponzi schemes.

Fixed Returns Instruments: Bank Deposits, Insurance Schemes, Dept Market, Govt Securities,



This model helped me for collect information from general public. I categorised investor as per this chart. It helped me for enhance knowledge about particular study. I created survey from using this model.

Questionaries:

1) Age of Investor:

- a) 18-30 Years b) 31-40 Years c) 41-60 Years d) above 60 Years.

2) Gender: a) Male b) Female

3) Nature of Employment:

- a) Business b) Profession c) Self Employment d) Service d) other

4) Annual Income Level:

- a) below 2.5 lakh b) 2.5 lakh – 5 lakh c) 5 lakh- 10 lakh d) 10 lakhs

- 5) do you have adequate knowledge about the various investment?
a) yes b) no
- 6) What are the objectives behind your savings?
A) Good Return b) Future Security c) Capital Gain d) Liquidity e) Beat the inflation f) profitability.
- 7) what investment instruments do you currently invest in?
a) Bank Deposits, Govt Securities, Insurance, Pension Schemes, Govt Schemes,
b) Stock Market, Mutual Fund Companies, Commodity Market, Forex Market,
c) Debt Market (Debentures/ Bonds), Real Estate.
d) Crypto Currency, Chit Fund Companies Investment, Investment in Ponzi schemes.
- 8) Has your investment been satisfactory:
a) Most Satisfactory b) Satisfactory c) Neutral d) Disappointed
- 9) What is your source of investment advice:
a) Newspapers b) News channels c) Internet d) family or friends e) Books.

Findings:

- 1) Age category who belong at the age of 31-40 Years are more preferable for do investment in various instruments.
- 2) Investors given preference to invest in low risky instruments like a bank's deposits, govt schemes, mutual fund companies, real estate,
- 3) only few investors are invested in stock market, mutual fund companies, forex market.
- 4) Risk tolerance level is very low of investors.
- 5) Satisfaction level is neutral from investment because of they expected low risk high reward.
- 6) Internet is source of investment advice for investors.

Suggestions:

- 1) Investor should do proper study before investing.
- 2) Investor having well knowledge before investing.
- 3) Invest of money with own analysis
- 4) diversified their investment in various instruments.

Conclusion:

Through the Primary data collection and Secondary data collection well understood investors Attitude, Preferences and satisfaction Level Towards Investment in Satara District" Investors attitude is taking low risk and expected to high reward. And investors prepare low risk instruments like a bank's deposits, govt schemes, mutual fund companies, real estate etc. Investor satisfaction level is a neutral.

References:

1. https://www.researchgate.net/publication/291336837_Portfolio_Tomorrow_A_Sample_Study_of_Satara Dr . sarang bhola Professor (Associate) at Karnaveer Bhaurao Patil Institute of Management Studies and Research, Satara
2. https://www.indiabizforsale.com/business/investment-in-satara?srsId=AfmBOooHmolWdumtAwvFyJv_qEvVgM7OxYmOvwA6ZMNERIByBgdxQj7 Indiabiz
3. <https://www.brightadvice.co.uk/wp-content/uploads/2020/11/Picture1.png>