

**INVESTMENT PATTERN OF WORKING WOMEN IN INFORMATION
TECHNOLOGY SECTOR**

PROJECT REPORT

Submitted by

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Under the Guidance of

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**In Partial Fulfillment of the Requirements for the Award of the Degree of
Master of Commerce**



Department of Commerce

**Avinashilingam Institute for Home Science and Higher Education for
Women, Coimbatore-641043**

May 2023

Department of Commerce
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Coimbatore-641043

Certificate

This is to certify that the project entitled

**INVESTMENT PATTERN OF WORKING WOMEN IN INFORMATION
TECHNOLOGY SECTOR**

Is a record of bonafide work done by,

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**Submitted in Partial Fulfilment of the Requirements for the Degree of
Master of Commerce**


Signature of the supervisor

Vice-Voce Examination held on 15-5-23


Signature of the Head of the department


Signature of the External Examiner




DECLARATION

I hereby declare that this project work entitled "INVESTMENT PATTERN OF WORKING WOMEN IN INFORMATION TECHNOLOGY SECTOR" submitted to Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, in partial fulfilment of the requirements for the award of the **Degree of Master of Commerce** is the record of the original project work done by me during the period of study, under the supervision and guidance of **Dr. M. Agila M.Com., M.Phil., Ph.D., Assistant professor**, Department of Commerce.

Place: Coimbatore

Date: 12.05.2023


Signature of the Supervisor


Signature of the candidate

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SYNOPSIS

The information technology (IT) sector has been growing rapidly in recent years, and it offers a range of investment opportunities for individuals. However, the sector's growth, women's participation in IT investment is relatively high. Their surplus earnings are rooted in different investment avenues like gold, fixed income, bonds, securities and mutual funds, depending upon the risk factors. Generally, Indians are natural money savers and they look for an investment vehicle that is less risky and generates higher returns. This study aims to investigate the investment preferences and pattern of women in the IT Sector and also to identify the factors that influence investment decisions of women employees in IT sector. The present paper is focused on Investment behavior of women profession in IT Sector. For which, data has been collected with the help of structured questionnaire. Data was collected within Coimbatore city. After data collection, statistical analysis is used to identify the factors that influence the Ranking of investment, to know the perception of investment options of the respondents. The study was conducted with 211 respondents. The data collected were analyzed using Percentage analysis, Chisquare, ANOVA, correlation, and Garret ranking. The findings shows that individuals who believe that investment does not require experience and that many people are good at making investments are more likely to perceive investment positively and intend to invest. It can be suggested that individuals should consider their investment holding period and the amount they are currently investing to optimize their investment behavior. It is also important for women individuals to cultivate a habit of investment and to diversify their sources of funds to achieve their investment goals. The study concludes that different types of investment avenues are available and the investors have to become more alter and choosy in selecting profitable investment avenues with minimum risk. The selected investors in the study are not having adequate awareness about the investment and also not consulting the financial advisors, hence they prefer to invest in traditional and safe financial products. It is further noted that IT professional are not willing to take much risk in investing emerging financial products.

Key words Working women employees, Investment behavior, Income, Information Technology

CHAPTER I

INTRODUCTION

INVESTMENT

The term 'investment' refers to the purchase of financial assets or it is saving current money and other resources for future benefit. An investment is an asset or object purchased in the hopes of earning money or appreciating in the future. An investment, in economic terms, is the acquisition of products that will not be consumed today but will be utilized to build wealth in the future. In finance, an investment is a monetary asset purchased with the expectation that it will generate income in the future or that it will be sold for a profit at a higher price in the future.

The Investment of money in securities or properties issued by any financial institution with the objectives of high returns within a definite period. investment supports earning without taking much exposure to risk. The general public invests in different avenues irrespective of their age, gender, occupation, and income level to meet their future financial commitments. Their surplus earnings are rooted in different investment avenues like gold, fixed income, bonds, securities and mutual funds, depending upon the risk factors. Generally, Indians are natural money savers and they look for an investment vehicle that is less risky and generates higher returns. From a broader perspective, the investment options of the public of any country affect its Gross Domestic Product and have an impact on the economic growth of the nation.

INVESTMENT CONCEPTS

Economic Investments

Economic investments, which are consisting of goods and services used to produce other commodities and services, are referred to as the net addition to the society's capital stock. The word "added to the capital stock" describes an increase in the number of structures, factories, pieces of equipment, and stocks in comparison to the quantity of goods and services that were previously offered.

Commitment Investment

The financial commitments made in order to fulfill personal goals. No expectation of capital growth or rate of return on an investment is made within this concept. These investments are typically long-term in nature and involve a high degree of risk, but also have the potential for significant rewards. Commitment investments can take many forms, such as investing in education or training, starting a business, purchasing real estate, or investing in a venture capital fund. The decision to make a commitment investment requires careful consideration of the potential risks and rewards, as well as an understanding of the individual or organization's goals and objectives. Commitment investments can be an important means of achieving long-term financial success and personal fulfillment.

Financial Investments

Investing in financial assets, such as stocks, bonds, and real estate, requires placing money at risk. The goal of financial investments is to earn a profit on the money that is invested by generating income through dividends or interest, or by capital appreciation through the appreciation in the value of the asset over time. These investments are typically made by individuals or institutions to grow their wealth, achieve long-term financial goals, or to generate passive income. Successful financial investment requires careful research, analysis, and risk management to ensure that the investment aligns with the investor's financial objectives and risk tolerance.

IMPORTANCE OF INVESTMENTS

- Increase in working population, larger family income and consequently higher savings,
- Provision of tax incentives in respect of investments in specific channels.
- Increase in tendency of people to hedge against inflation,
- Availability of large and attractive investment alternatives,
- Increase in investment related publicity,
- Ability of investments to provide income and capital gains, etc

VARIOUS INVESTMENT AVENUES

People make investments for a variety of reasons, such as investment returns, earnings, or even a combination of the two. A variety of applications appear to provide investors a mix of income and investment returns. In order to meet their needs, investors can pick from a wide range of products. There are two categories for all assets available to private investors

Banking Products

Banks offer many products to their customers. In the current market scenario, banks not only offer their products, but also distribute third party products. The most common banks offered to individuals are their own products

Savings Bank Account

Customers can choose from a variety of goods offered by banks. In today's market, banks not only sell their own items, but also distribute third-party goods. Individuals are most frequently sold their own products by banks. People would prefer to have a bank account with a government-owned bank if they believe it is safe. Private banks are also famous because of the professional attitude and the wide range of services they provide. In semi-urban and rural areas, cooperative banks are very prevalent. Because branch networks are interconnected, it is simple for a customer to manage an account without regard to geography.

Bank Fixed Deposit

Bank fixed deposit is one of the oldest & most common methods of Investing. Bank Fixed deposits help to secure hard earned money for a long duration. It is a financial instrument to deposit money for a fixed duration. The term 'Fixed' in Fixed deposit denotes the period of maturity or tenure. Fixed deposits are for a specified period and they earn interest at higher rates than on savings deposits. Withdrawal may not be allowed before the expiry of the deposit period. Sometimes premature retirement of fixed deposits is allowed subject to loss of interest. The bank fixed deposit pays a higher interest than a savings account. Banks offer a variety of interest payment options, including monthly, quarterly, half-yearly, and annual payments. Cumulative deposits are available, in which the capital and earned interest are provided at the time of the deposit's maturity. The bank offers a variety of term deposits and is well-liked by investors due to the length of the deposit period.

Company Deposit

To satisfy their capital needs, Indian companies borrow funds from the people through fixed deposits. Companies provide fixed deposits with tenors varying from one to three years with the option of paying interest half-yearly, annually, or cumulatively. The interest rate on these fixed deposits is higher than what banks offer. These deposits are riskier than bank deposits because there is always the risk of corporations failing to pay interest on time, as well as the risk of losing the original amount if the companies' financial situation.

Postal Office Deposits

The post office monthly income scheme are more commonly known as MIS. It is very popular among safety seeking investors. Since the scheme is offered by post office, it is backed by the Government. Thus, the POMIS is one of the safety avenues of investment available.

Public Provident Fund

Individuals who do not qualify for an EPF account can open a Public Provident Fund Account instead (PPF). A person can invest a maximum of one lakh fifty thousand rupees in this account every year. For many people, the Public Provident Fund is one of the best ways to save money on taxes. The interest paid under the PPF is monitored and maintained by the government. Bond yields in the secondary market generally associated to the interest rate. PPF savings are currently earning 7.1% interest. PPFs give investors a lot of freedom in terms of investment amounts; they can start with as little as Rs. 500 and go up to Rs. 150,000. This is really a long-term investment. Only fifteen years from the date of entry to the accounts, the account will be cancelled. The interest earned under provident fund schemes is not taxable and can be opened in the name of spouse and minors, but the total contribution cannot exceed the limit prescribed by the government. However, at present it is considered as the best tax saving scheme across all sections of the people who needs to invest to save some tax. The Public Provident Fund (PPF) account can be opened at either at a) the branches of State Bank of India and its subsidiaries b) Select branches of designated nationalized banks; (c) Select Post Offices across India.

Life Insurance

Life insurance is a protection product that is an integral part of an individual's financial plan. Life insurance provides monetary protection against the life of the insured since the value of human Life cannot be assessed; insurance companies provide monetary cover in the form of sum assured by the insured at the time of taking the policy. Life insurance is an option for loss of income in the event of death of the payee. In case of death of the insured, the sum assured is paid to the dependent of the deceased.

There are several types of life insurance products that are offered by insurance companies. They all offer life insurance, but they have various terms and maturity benefits. The types of popular policies are

Mutual fund

A mutual fund is a pure intermediary which performs a basic function of buying and selling securities on behalf of its unit holders, which the latter also can perform but not as easily, conveniently, economically, and profitably. According to the SEBI, mutual funds are funds established in the form of a Trust to raise money through the sale of units to the public under various schemes for investing in securities including moneymarket instruments or gold/gold related instruments or real estate assets.

Real Estate

The term 'real estate' is defined as land, including the air above it and the ground below it, and any building or structures on it. It covers residential housing, commercial offices, trading spaces such as theatres, hotels and restaurants, retail outlets, industrial buildings such as factories and government buildings. Real estate involves the purchase, sale and development of land, residential and non-residential buildings. The main players in the real estate market are the landlords, developers, builders, real estate agents, tenants, buyers etc.

Investment in real estate is an attractive, as well as profitable investment avenue today. A residential building represents the most attractive real estate property for majority of investors. The prices of real estate are increasing day by day. The land is limited on the earth but the population has been increasing. As the demand increases but the supply of land is limited, the prices tend to increase. Therefore, it is attractive investment which generates higher return during a short period of time. There is low liquidity in case of investment in real estates.

Gold

Gold is the oldest precious metal. For centuries, gold has remained an auspicious gift, a heritage value, whether it's for a new born baby or for a newly married couple. Gold gets passed down generations and has proved to be a good investment over decades. India is world's largest consumer of gold. Investors across the world buy gold as an investment. It is mainly safe and sound form of investment from the point of view of large global investors who aim at protecting their investment in the global economic uncertainty.

The National Spot Exchange, which allows you to buy gold in smaller denominations such 1, 2, or 3 grams, sells E-Gold. The purchases can be kept in an individual demat account in electronic form. Gold ETFs can be purchased electronically from either the finance companies that develop them or the stock exchanges where they are traded like any other regular share. You must have a demat account to trade ETFs because they are always credited to your demat account .If gold is purchased, it can be used as a means of consumption or as a means of investment. The only way to get a return on your gold investment is for the price to rise.

Shares

The capital of a company is divided into a number of equal parts known as shares. Shares constitute the ownership capital of a company and the holder of it i.e. the shareholder has the right of voting and sharing in profits and assets in proportion to his holding in the total net assets of the company. The investor i.e. the shareholder is entitled to all rights and obligations of the owners and to residual profits and assets of the company after all claims of the creditors are met. Different types of shares are issued to suit the requirements of investors. Some investors prefer regular income though it may be low, others may prefer higher returns and they will be prepared to take risk.

shares are classified into two, the Equity shares and the preference shares. An equity share, commonly referred to as ordinary share also represents the form of fractional ownership in which a shareholder, as a fractional owner, undertakes the maximum entrepreneurial risk associated with a business venture. The other form of shares are the Preference shares. Owners of these kinds of shares are entitled to a fixed dividend or dividend calculated at a fixed rate to be paid

regularly before dividend can be paid in respect of equity share. They also enjoy priority over the equity shareholders in payment of surplus.

Equities

An equity investment is also known as a stock investment, and it entails putting money into a firm to become a shareholder. Because running a business entails risk, investing in equity shares entails a higher level of risk, but also a bigger potential return, as compared to debt instruments. Stock exchanges are where listed firms' shares are traded.

Some of the benefits of owning shares are

- Possibility of increase in market price (Capital appreciation)
- Entitlement for any corporate action announced by the company
- Tax benefit under long term capital tax
- Historically stocks have given better inflation adjusted returns compared to other asset class
- Transparency in the information about the stock price
- Highly regulated by Securities Exchange Board of India
- The return from equities could be in the form of appreciation in the share price, dividends or both. In spite of all the benefits of stock investing, there are some drawbacks of stock investing like
- Possible decline in stock prices
- Poor liquidity in the stock market

Chit Funds

Chit Funds are a good way to save money. Individuals interested in participating in chit funds must join a group established by the chit fund company. Members of a group pool their funds through chit fund businesses, which hold an auction once the contributions from members of the defined group have been received. Members are asked to submit bids for the chit amount, which is the money collected in the pool. After deducting the commission due to the participating members, whoever makes the most appealing bid receives the pooled funds. For example, if a chit group of 1 lakh has ten members, and the best price in the auction is Rs.

85,000, the bidder receives his or her money, and the remaining Rs. 15,000 is distributed among the members at a rate of Rs. 1000 per person. There may be minor differences in the way registered and unregistered chit fund organisations conduct chit auctions. The majority of chit fund companies are small and medium-sized businesses. Despite numerous scandals and negative publicity, chit funds continue to be popular among investors. Chit funds, according to some investors, offer superior returns than a variety of alternative investment options. The main benefit of this product is that it gives you large cash whenever you need it, and you may pay it back in smaller instalments to the chit group. When chit funds are compared to micro financial institutions, the money is available at higher interest rates. The market for 34 unorganised chit funds is vast and rising. Chit funds are the most popular means of saving and borrowing in many rural and semi-urban communities. Chit funds are heavily used by small dealers and businessmen.

Investment Pattern of Women Investment

Women are highly confident in their ability to save and the majority of women say they have good savings habits, but one in five they don't save. Women and men report similar attitude and behaviors when it comes to saving but women are more likely to say they save before they spend. The key to successful saving is to start early, no matter how small the savings. Through successful savings, people are more likely to have an improved ability to cope with unexpected expenses or financial emergencies. They can also experience less stress and uncertainty regarding their ability to meet their financial needs, particularly as they progress towards meeting their financial goals. Inequality between women and men tends to be severe and highly visible in power and decision-making arenas. In most societies around the world, women hold only a minority of decision-making positions in public and private institutions. Advances over the past two decades are evident in all regions and in most countries, but progress has been slow. A few factors contribute to this blatant underrepresentation. Women are seldom leaders of major political parties, which are instrumental in forming future political leaders and in supporting them throughout the election process. Gender norms and expectations also drastically reduce the pool of female candidates for selection as electoral representatives, and contribute to the multiple obstacles that women face during the electoral process.

Females are outstanding money savers. In India too, a large number of new bank accounts were opened under the recently launched Jan Dhan Yojana. Women are good savers of money. Under the recently introduced Jan Dhan Yojana, numerous new bank accounts were opened in India as well. According to a study by the Punjab National Bank that was released in 2014, women opened the majority of new accounts in rural regions, leading to increased donations from women. The programme gave women the opportunity to open bank accounts, boosting the proportion of the population that is covered by the government's fiscal immersion programme. In India, effective governments have made providing for and increasing children's education a priority, especially for girls. The government's initiatives have increased the number of smart women who are highly educated and have the necessary skills to obtain employment.

Job prospects for women in India have increased as the economy has opened up, as has advancement and investment in banks, financial sectors, healthcare, technology, and education. Women's employment has increased as women in the labour force.

Information Technology (IT) Industry

IT industry has built very valuable brand equity for itself in the global markets. Indian IT Industry comprises of software industry and Information Technology Enabled Services (ITES), which even includes Business Process Outsourcing (BPO) and Knowledge Process Outsourcing (KPO) sector. Indian IT Industry is considered as a pioneer in software development and a favourite destination for IT-enabled services. IT sector in India is generating 2.5 million direct employments. Now, India is one of the biggest IT capitals of the modern world and all the major players in the world IT sector are present in the country. Indian IT Industry's development and contribution to the world's information technology sector is of highest reputation. The industry has not only transformed India's image on the global platform, but also fuelled economic growth by energizing the higher education sector. It plays a significant role in its contribution towards India's GDP while providing employment to a significant number of its tertiary sector workforce. The most prominent IT hub is IT capital Bangalore and the other emerging destinations are Chennai, Coimbatore, Hyderabad, Mumbai, Pune, Kochi and Kolkata.

According to India's National Knowledge Commission, India would experience a knowledge revolution which can be seen by the dramatic revolution in the field of Information Technology. Information Technology comprises of wide range of activities like Office Automation,

Telecommunication and Computing, therefore provides job avenues for those who have acquired the right qualifications for it. Today more than 2.3 million people are employed in the IT sector making it one of the biggest job creators in India and a support of the national economy. In the beginning of this millennium, National Association of Software and Services Companies (NASSCOM) made estimation that India would require 10,00,000 trained software professionals for the upcoming years. The present availability of such skilled people is only 5 per cent of the required amount. Therefore, it is understood that this sector is providing employment to a large number of people.

Profile of Information Technology Companies

Cognizant Technology Solutions

Cognizant is an American multinational corporation that provides digital, technology, consulting, and operations services to various industries worldwide. The company was founded in 1994 by Kumar Mahadeva and has its headquarters in Teaneck, New Jersey. Cognizant has a global presence with operations in more than 40 countries, and it employs over 300,000 people. Cognizant's services are organized into four business units Digital Business, Digital Operations, Digital Systems & Technology, and Digital Engineering. Its services include software development, digital transformation, cloud computing, analytics and data management, cybersecurity, customer experience, and many others.

International Business Machines Corporation

IBM (International Business Machines Corporation) is an American multinational technology company that provides hardware, software, and services solutions to enterprises, governments, and other organizations. The company was founded in 1911 and is headquartered in Armonk, New York. IBM is known for its long history of innovation and has been a pioneer in various areas of technology, including mainframe computers, personal computers, artificial intelligence, and blockchain. The company has also been a major player in the development of open-source software, cloud computing, and quantum computing. IBM's products and services are designed to help businesses and organizations operate more efficiently, make better decisions, and stay ahead of the competition. Some of IBM's key offerings include IBM Cloud, IBM Watson, IBM Security, and IBM Services. The goal of this project is to analyze IBM's

business and technology strategies, assess the company's strengths and weaknesses, and identify potential growth opportunities. We will examine IBM's history, current operations, and future plans to gain a comprehensive understanding of the company's position in the market and its potential for success.

HCL Technologies Limited

HCL Technology is an Indian Multinational Information Technology services, and consulting company headquarter in Noida, Uttar Pradesh, India. It is a subsidiary of HCL enterprise. Initially a research and development division of HCL, it emerged as an independent company in 1991 when HCL entered the software service business. HCL Technologies is a next-generation global technology company that helps enterprises reimagine their businesses for the digital age. HCL technology products and services are built on four decades of innovation, with a world-renowned management philosophy, a strong culture of invention and risk-taking, and a relentless focus on customer relationships. HCL also takes pride in its many diversity, social responsibility, sustainability, and education initiatives. These are **IT and business services (ITBS), and products and platforms (P&P)**.

Wipro Limited

Wipro Limited, formerly known as the Western Indian Palm Refined Oil Limited, is an Indian multinational conglomerate headquartered in Bangalore, Karnataka, India. Its diverse businesses include FMCG, lighting Information Technology and consulting. Wipro Limited is a leading global Information Technology, consulting, and business process Service Company. A company recognized globally for its comprehensive services portfolio, strong sustainability commitment, and good corporate citizenship. Wipro Limited provides IT services, including Systems Integration, Consulting, Information Systems outsourcing, IT-enabled services, and R&D services. Listing Wipro's initial public offering was in 1946.

Tata Consultancy Services Limited

Tata Consultancy Services (TCS) is an Indian Multinational Information Technology services and consulting company headquartered in Mumbai, Maharashtra, India. It is a subsidiary of the Tata Group and operates in 149 locations across 46 countries. TCS is the largest Indian company by market capitalization and is among the most valuable IT service brands worldwide.

Tata consultancy services initially started as "Tata Computer System" and were founded in 1968 by the division of Tata Sons Limited. It is a leading global IT service. Tata's complete services portfolio combines traditional IT and Remote Infrastructure services with knowledge-based services such as Consulting and Business Process Outsourcing. It enables us to provide integrated solutions that help you recognize value quickly by reducing costs and improving business agility. TCS is an excellent partner to companies looking for an integrated approach to managing all IT and operational programs.

Tech Mahindra

Tech Mahindra is an Indian Multinational Information Technology services and consulting company. Part of the Mahindra Group, the company is headquartered in Pune. On 25 June 2013, Tech Mahindra announced the completion of a merger with Mahindra Satyam. The two firms had received the go ahead for the merger from the Bombay Stock Exchange and the National Stock Exchange. The Mahindra Group focuses on leading ECG globally, enabling rural prosperity, and enhancing urban living with a global to drive positive change in the lives of commodities and stakeholders to allow them to risk. The Company continues to monetize its business and real estate assets to repay high-cost loans and thereby reduce its finance cost Tech Mahindra partners with a US-based business bit of analytical intelligence on the spot. India Ratings and Research has revised its rating of the company from "A- to BBB-/Negative" as a long-term issuer rating and from "A1 to A3" as a short-term issuer rating, indicating a moderate degree of safety regarding the timely servicing of financial obligations.

Payoda

Payoda is a technology consulting firm that specializes in digital transformation, cloud enablement, data analytics, and cybersecurity services. The company is committed to helping businesses in various industries to adopt new technologies and improve their operations, efficiency, and customer experiences. Payoda's recent projects involved developing a cloud-based platform for a large manufacturing company that wanted to optimize its supply chain operations. The company was facing challenges in managing its inventory, coordinating with suppliers, and delivering products to customers on time. Payoda worked closely with the company's team to understand their requirements and challenges. The team then designed and developed a customized cloud platform that integrated with the company's existing systems and

provided real-time visibility into the supply chain operations. The platform included features such as inventory tracking, supplier management, demand forecasting, and shipment tracking. The platform also provided analytics and insights to help the company optimize its operations and reduce costs. Payoda's expertise in cloud computing, data analytics, and digital transformation helped the company achieve its goals and stay competitive in the market.

L &T InfoTech

Larsen and Toubro InfoTech Limited are an Indian Multinational Information Technology services and consulting company based in Mumbai, India NASSCOM ranked LTI as the sixth largest Indian IT services company in export revenues. LTI (NSE LTI) is a global technology consulting and digital solutions Company helping more than 460 clients succeed in a converging world. With operations in 33 countries, to assist our clients and accelerate their digital transformation journeys. Founded in 1997 as a subsidiary of Larsen & Toubro Limited, our unique heritage gives us unrivalled real-world expertise to solve the most complex challenges of enterprises across all industries. Their specialization is the Internet of things, Big data Analytics, Business Process Automation, Blockchain, Artificial Intelligence, etc. analytics-driven channel selection and differentiated value proposition for top dealers and technology-led sourcing and designing is a competitive advantage in L and T info tech.

Mindtree Limited

Mindtree Limited is an Indian Multinational Information Technology services and consulting company headquartered in Bangalore. It is a part of the Larsen and Toubro Group, founded in 1999. The company deals in e-commerce, mobile application, cloud computing, digital transaction, etc. Mindtree Foundation is a unit of Mindtree that works towards improving the lives of people with disabilities and enhancing the quality of primary education. Mindtree delivers digital transformation and technology services from ideation to execution, enabling Global 2000 clients to outperform the competition. "Born digital," Mindtree takes an agile, collaborative approach to create customized solutions across the digital value chain. The deep expertise in infrastructure and applications management turns IT into a strategic asset. Mindtree Foundation was formally set up in 2007 as a not-for-profit organization. The company offers various research and development services, including Bluetooth Solutions, Digital Video

Surveillance, an integrated test methodology called MindTest, and an IT infrastructure management and service platform called MedWatch.

Capgemini India Private Limited

Capgemini is a global leader in partnering with companies to transform and manage their business by harnessing the power of technology. The Group is guided everyday by its purpose of unleashing human energy through technology for an inclusive and sustainable future. It is a responsible and diverse organization of 290,000 team members in nearly 50 countries. With its strong 50 year heritage and deep industry expertise, Capgemini is trusted by its clients to address the entire breadth of their business needs, from strategy and design to operations, fueled by the fast evolving and innovative world of cloud, data, AI, connectivity, software, digital engineering and platforms. The Group reported in 2020 global revenues of €16 billion.

Avantor

Avantor is a leading global provider of mission-critical products and services to customers in the biopharma, healthcare, education & government, and advanced technologies & applied materials industries. Our global footprint enables us to serve more than 300,000 customer locations and gives us extensive access to research laboratories and scientists in more than 180 countries.

Accenture

Accenture is a leading global professional services company that helps the world's leading businesses, governments and other organizations build their digital core, optimize their operations, accelerate revenue growth and enhance citizen services—creating tangible value at speed and scale. We are a talent and innovation led company with 738,000 people serving clients in more than 120 countries. Technology is at the core of change today, and we are one of the world's leaders in helping drive that change, with strong ecosystem relationships. We combine our strength in technology with unmatched industry experience, functional expertise and global delivery capability. We are uniquely able to deliver tangible outcomes because of our broad range of services, solutions and assets across Strategy & Consulting, Technology, Operations, Industry .

Zoho Corporation

Zoho Corporation is a privately-held software development company that provides a suite of cloud-based software tools and applications for businesses of all sizes. The company was founded in 1996 by Sridhar Vembu and Tony Thomas, and is headquartered in Chennai, India, with offices and data centers located around the world.

Zoho's suite of software products includes tools for customer relationship management (CRM), human resources management (HRM), accounting, project management, email and collaboration, and many more. Zoho's software is designed to be highly customizable, allowing businesses to tailor the software to their specific needs. Zoho's customer base includes businesses from a wide range of industries, including healthcare, finance, education, and more. The company has received numerous awards for its products and services, and has been recognized for its commitment to innovation and customer service.

STATEMENT OF THE PROBLEM

"Never spend your money before you have it," The purpose of this research is to learn about the investment avenues of working women in the information technology sector in Coimbatore. Factors to consider while making investment selections and as well as how the investment would satisfy women in society. People may be unsure about the best investing paths, which is a major concern for female investors. Investors are less aware of the different investment possibilities available to them, thus when making investment decisions, they must evaluate multiple variables in addition to just selecting an investment option. Women investors must thoroughly evaluate investment potential before investing their money.

OBJECTIVE OF THE STUDY

The following objectives of this study are as follows

- To investigate the investment preferences and of women in the Information Technology Sector.
- To identify the factors that influence investment decisions of women employees in Information Technology Sector.

- To know the investment Purpose of women employees in Information Technology Sector.

HYPOTHESES

H₀ There is no significant variation in the Preference of Investment Avenues on the basis of the Socio economic Factors of the respondents

H₁ There is significant variation in the Preference of Investment Avenues on the basis of the Socio economic Factors of the respondents

H₂ There is no association between socio-economic factors and level of awareness

SCOPE OF THE STUDY

The scope of the study is to analyze the investment pattern of Women employees in Information Technology sector of Coimbatore city, with a focus on the investment preferences and level of awareness. The study also aims to examine the factors influencing investment decisions of women professionals in Information Technology Sector. Analyzing the investment pattern of working women in the Information Technology sector and identifying the factors that contribute to their success or failure in investing.

LIMITATIONS OF THE STUDY

- The study is restricted to the women employees who are engaged in Information Technology sector.
- The analysis is based on the data collected with the help of the structured questionnaire and this might have its own limitation.

CHAPTER SCHEME

Chapter I Introduction

This chapter deals with introduction to investment, information technology sector, statement of the problem, research questions, objectives, hypotheses, scope and limitations of the study.

Chapter II Review of Literature

This chapter presents a deals with review of literature relating to the study.

Chapter III Methodology

This chapter covers methodological aspect of the research and selection of the study area, selection of the sample units, tools for collection of data, period of the study and tools for analysis of data.

Chapter IV Results and Discussion

This chapter deals with Results and Discussion under which data collected were analyzed and interpreted

Chapter V Summary and Conclusion

The final chapter presents the findings, suggestions, and brief conclusion.

CHAPTER II

REVIEW OF LITERATURE

The review of literature is a crucial aspect of any research study as it provides an overview of existing research on a particular topic. It establishes the background for the current investigation and aids in identifying knowledge gaps. An overview of the subject being examined, the research question, and the importance of the study should all be included in the opening of a review of the literature. The methods utilized to perform the literature review and the information sources should also be briefly mentioned in the introduction.

Mahabub Basha S. M (2022) study observed that financial literacy and investment behaviour of it professional in india. the objective of the study was to study the satisfaction level of it professionals towards financial services offered by investment agencies. the study is conducted through the primary data with the sample of 100 respondents. they were analyzed and collected by analysis of spss 20.0 software was applied and the other tools used are anova, t-test, chi-square test and correlation analysis. the study concludes that most of it employees have fairly aware about all alternatives especially about bank deposits and government security.

Sushama Rajan (2022) study conducted that perception of working women in financial investment decisions. The objective this study is to find out the level of financial literacy and independency of financial decision of working women. in this study they were used both primary and secondary data has been used. snowball sampling method has been used for the data collection. the sample data were collected from 110 working women in chennai city. they analyzed the percentage analysis, anova, factor analysis tools were used for this study. the study results that the perception of women towards financial investment decision and more awareness on risk taking and other components of investment.

M.Banurekha (2022) study conducted that savings and investment pattern oforking women in singanallur. This study was examine To find out the problems faced by women while making investment. Primary data were collected using convenient sampling. The sample were collected by 140 women also from Personal interviews were also conducted with few respondents who provided valuable information. The collected data were analyzed using Simple Percentage Analysis and Correlation. The Study concludes that there was a preference towards low risk investments They must also be encouraged to invest in high risk avenues where there is an potential for higher returns.

Pooja Chaturvedi Sharma (2021) investigated the factors affecting investment decision of working women of emerging nations. the objective of this study was to identify factors affecting investment decisions of working women. the research were conducted in six metro cities with peimary data . purposive sampling technique has been applied for this study. the sample data were collected from 2680 respondents . Data was analyzed using spss software version 24. the study results that attachment, source of information, risk, additional income, quality of life and independent decisions are the impact on investment decision making.

Radadiya (2021) observed an analytical study of consumer preference for mutual fund as an investment option amongst the working women of rajkot city. this study was to understand the women investors preference for mutual funds. the study is based on primary data and secondary data. the samples were selected 250 working women. the data were collected directly to the mutual fund companies, financial advisors and retail investors. for secondaray data the period of study was latest 2 years. the researcher has analyzed the tools using spss chi-square test. the study concluded that almost 59.00% the sample invest in mutual fund and perception of their investment is quite satisfactory.

Pooja Chaturvedi Sharma (2021) investigated thefactors affecting investment decision of working women of emerging nations. the objective of this study was to identify factors affecting investment decisions of working women. the research were conducted in six metro cities with peimary data . purposive sampling technique has been applied for this study. the sample data were collected from 2680 respondents . data was analyzed using spss software version 24. the study results that attachment, source of information, risk, additional income, quality of life and independent decisions are the impact on investment decision making.

Sakshi Joshi (2021) observed a study of investment decision of women entrepreneurs in rajasthan. the objective of this study is to find out the information source used by women entrepreneurs for investment decision making. the secondary

data collected on books, journals and articles. the samples were collected by 384. the researcher has analyzed the tools using correlation analysis, chi-square test, rank analysis. The study concludes that banking products are among the most popular investment avenues due to easy access to banks. The corporate and stock market institutions can also approach banking institutions and collaborate with them to spread awareness regarding investment avenues .

Manisha (2021) study on working women's investment decisions was examined in this study. the purpose of this study was to determine the investment patterns of working women in the kachch district, and also to assess the safety of working women's investment avenues. . primary data were collected using convenient sampling and a sample size of 100 working women. the collected data were analyzed using tools of, techniques-mean, percentage, and correlation the study concludes that women are risk averse and are less willing to take risks than men.

Sania Khan (2020) states that the effects of factors on making investment decisions among omani working women. this study was examined to find out the level of awareness and analyze the influence factors on investment decisions of working women . primary data were collected 200 respondents. the finding of the study is that the women were more conscious about their investment for their childrens education and future requirements.

Suheela Shabir and Princess Nourah (2020) study shows that investment behaviour of working women in india. the objective of the study was to find out the reasons of investment in working women, preferred tools of investment, factors affecting their investment decisions and the problems faced by working women in making investment decisions. the data was collected by primary data method was collected through a structured questionnaire to 200 respondents. the data has been analyzed using the tools are frequency analysis, descriptive statistics, percentage and person correlation coefficient analysis with the help of statistical software.the study concludes that awareness programs should be conducted by the bankers, government and financial institutes on regular interval in order to increase the awareness about

investment avenues so that investors don't face loss and generate good returns from various investor protected policies.

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Iyyar srinithi venkiteswaran (2020) observed saving and investment pattern among working women in kalyan dombivili. the objective of this study was to identify the type of financial products preferred by employed women. the research were the study observed is a descriptive research study . the data for the study is the primary data collected from the respondents using a structured questionnaire. purposive sampling technique has been applied for this study. the sample data were collected 150 respondents. data was analyzed using spss software version 24. the study results government should start more innovative projects like 'mahila bank' where it will be easier for women to make their investments. awareness about various investment .avenues must.

Sunita Sukhija (2020) observed that an analytical study of investment patterns of working women in india. this study was to determine to analyse the investment patterns of working women in india. the study was entitled in the year 2020. this study with the primary data have been collected . convenience sampling method has been used for the data collection. the sample data were collected from 480 from the women respondents . the study used spss version 21. the study concluded that safe

and low-risk investment avenue, nsc is the most preferred option by working women followed by ppf and post office savings.

Cyriac Joseph (2020) study examines the an empirical analysis on investment behavior among working women. this study was to determine to identify the investment decisions of the working women are influenced by self-opinion. the study is based on the primary data purposive sampling method has been used for the data collection. the sample data were collected from 307 respondents . the study concluded that the working women are less to invest in mutual schemes and shares. they most prefer in banks investment only.

Iyer Anusha Srinivasan (2019) study examined a study on savings and investment patterns of women in bangalore the objective of this study was to identify the factors those affect the investment pattern of working and non working women. in this study they have gathered from primary data from women who save and invest. the data has been collected through the structured questionnaire overall 250 respondents were taken for the study but only 225 responses were informative .the study was conducted in the city of bangalore. convenience sampling is used for the purpose of data collection. the data has been analyzed using the statistical tools .the study concludes that women invest in safe and traditional investments. lack of awareness and advice is found to be the main constraint of investing. financial institutions and government organizations can take initiatives in this investment avenue.

Hima Bindu Kota (2019) observed that the role of working women in investment decision making in the family in india. this study was examine the behavior of working women while taking investment decisions. to identify the extent to which the investment decisions of the working women are influenced. primary data were collected using purposive sampling and a sample size of 84 working women between the age group of 18 – 65 years of working women.. the study concludes that when it comes to investment decisions, both husband and wife share responsibility while taking investment decisions.

Disha. A. Popat (2018) investigated the financial knowledge and perceptions of rural and urban investors of financial decisions in various investment channels. the objective of the study was the study was based on primary data gathered from 100 rural and 100 urban investors in gandhinagar via a questionnaire. the data show that rural investors prefer low-risk, moderate-return opportunities, whereas urban investors prefer high-risk, high-return opportunities.

Vishnupriya(2018) study conducted on investment pattern among working women.the objective this study is to find to know the factors influencing the investment decision of working women.in this study they were used primary data. convenience sampling method has been used for the data collection. the sample data were collected from 150 respondents .they analyzed the percentage analysis, anova, factor analysis tools were used for this study. the study results that are mostly satisfied in investment of gold.

Rathirani Yogendrarajah (2017) conducted a study of investment awareness and preference of working women in jaffna district in sri lanka. the study discovered to investigate the impact of demographic factors on investment awareness and preferences among the working women. primary data were collected by 125 working women had been selected . the data werwe used by analyzing simple percentages, tables and chi- square test tools to analyse the data. the study concludes that the awareness level of working women in jaffna is not significantly related.

Dr. N. S. Pandey and P. Kathavarayan (2017) has conducted study on the savings and investment behaviour of college faculty members in puducherry region. this study deals with investors' preference of shares, debentures, mutual fund, bank deposits and life insurance . this study was conducted through primary data with a sample of 113 respondents from pondicherry region. the tools used for the study was chi-square test and correlation analysis. the results of the study shows that significant towards investment preferences and correlation inferences awareness

towards investment avenues and education is significant, chi square find the satisfaction level towards investment.

Gomati and V.G.Jisha (2017) states that **a study on the perception of investment pattern among urban working women** . the study was to determine the relationship between the income and investment pattern among women employee. . primary data were collected using convenient sampling and a sample size of 50 respondents of women. the data were analyzed by using the chi – square test. the study concludes that the investors describe safety of funds as their priority for choosing an investment. so, the government should provide more investor protection.

Vanishree Sah (2017) entitled a study on investment behavioural patterns of women investors. this study was to understand the investment objectives of women investors and also to study the variables influencing the investment decisions taken by women investors. primary data and secondary data was collected . the samples were collected by 80 responded. the secondary data were collected by textbooks, articles, magazines, article features and published papers. the study concluded that women are more concerned about meeting their immediate expenses like medical expenses. therefore women investors prefer short term investments rather than making provisions for long term benefits.

Joseph et al (2014) study observed a study on preferred investment avenues among the people and factors considered for investment. the objective of the study was to analyze the investment choice of people in few cities in bangalore. the study is based on a primary data with a structured questionnaire. the data was analyzed by using simple percentage analysis and correlation. a sample of 100 investors was taken for the study . the study concludes that all the age groups among the respondents give more importance to invest in bank deposit and insurance. income level of a respondent is an important factor which affects investment portfolio of the respondent. respondents are more aware about various investment avenues like insurance, bank deposits, small savings like post office savings etc. many people are

not willing to take risk for their funds, so many prefer to invest in bank deposits, insurance, post office saving etc.,

Buchaiah M. (2014) observed a study to in order to understand the perception of individual investors from the city of Hyderabad, towards mutual fund investment. The Sample size of the study was 300. In this study Data was collected from the respondents using a questionnaire. Convenience Sampling method has been used for the data collection The sample data were collected from 250 respondents . Weighted mean value and percentage calculation were used to analyse the data. The study found that investors below the age of 40 years were more conscious about savings and investments. Growth fund was the most preferred mutual fund scheme followed by balance fund and income fund.

Alaghu Pandian (2013) observed a study on “a study of investors preference towards various investments avenues in dehradun district”. the objective of the study was to understand the awareness of people towards various investment avenues and the investors’ preference towards various investment avenues in dehradun districts. the investors are selected by convenient sampling technique. the researcher has selected 120 investors in the study area. the investigation shows that, majority of the investors invest their money in equity shares only and also the majority invest their money for the purpose of capital appreciation. the study concluded that when comparing the earnings and the loss incurred by the investors in stock market. it is to note that most of the investors incurred loss only. the investor has to invest their money in less risky securities like mutual fund and debenture.

Parmashivivaiah, puttaswamy and ramya(2013) conducted a study in the city of mysore, to understand he factors influencing investment decisions.the study examine to identify the extent to which the investment decisions of the working women are influenced this study was entitled in the year 2013. the sample size for the study was 120 respondents. they used judgment and snow ball sampling to collect the data. the study was conducted in the first half of 2013 in the city of mysore. statistical tools

used for analysing the data were percentage, mean, standard deviation, chi square test, f test, anova and regression. it is concluded that investment objective had no relation to the occupation of the respondent.

Geetha. N and Ramesh M (2012) studied the role of demographic factors in investment decisions. response received from 475 respondents from nagapattinam district of tamil nadu was used for analysis. this study was to understand the women investors preference for mutual funds. the study is based on primary data. convenience sampling method has been used for the data collection. statistical inference was drawn using anova and chi square tests. the demographic attributes included age, gender, education, occupation, income, savings size and family size. the investment avenue considered for the study were gold, provident fund, life insurance, real estate, bank deposits, postal savings, mutual funds and equities. according to the study, risk protection, safety of investment, rate of return and liquidity were main factors which influenced investment decisions.

Malekaretal (2012) in their article entitled “a study of investor behaviour on investment avenues in mumbai fenil” stated that investor’s perception will provide a way to accurately measure how the investors think about the products and services provided by the company. the objective of the study is to find out the need of the current and future investors and to study on investor behaviour. a sample of 100 investors was taken for the study. most of the investors were making conservative decisions that reflecting a survival mode in the business operation. during these difficult times, understanding what investors decide on an ongoing basis is critical for survival. therefore, the study is identified that people like to invest in stock market as compared to any other markets, even if they face huge losses.

Sanjay Kanti Das (2012) study entitled middle class household’s investment behaviour an empirical analysis” the objective of this study was to know and understand factors influencing the investment decisions of individual investors the study is based on primary sources of data which are collected by distribution of a

structured questionnaire to 180 respondents out of 150 respondents have replied and the data has been analyzed using simple statistical tools and to access the significance association between dependent variables. life protection and average profitable investment avenues. the study concludes that most of the respondents show their keen interest towards the insurance products so as to get tax benefits, life protection and average profitable investment avenues.

Shobhaba et al (2006) study obtained a study on investor's awareness and preferences. the objective of the study is the level of investor awareness regarding investment choice and investment risks. the study is based on a primary data is collected from sample of 50 the study was conducted in the city of bangalore. convenience sampling is used for the purpose of data collection. the data has been analyzed using the statistical tools .the study concludes that women invest in safe and traditional investments

Bishnupriya Mishra (2004) observed a study of the perception and behaviour related issues in investment decision-making process by employed women. the objective of this study to examine the extent and nature of family or group influence on the investment decision of employed women and also to evaluate the degree and nature of awareness of investment .. the research were collected from different locations of totally 1200 samples have been selected from new delhi, mumbai, chennai, kolkata and bhubaneswar . the researcher analysed the data by using simple percentage , chi-square analysis , garret ranking, factor analysis. the study concluded that women those who have more personal savings have a greater tendency to invest in gold.

Ranjith, (2002) in his article titled risk preference of investors in the city of ahmedabad conducted that the increase in age leads to the increase in tendency to invest and to take risk declines. working class people were actively involved in share business. the sample data were collected from 187 working women . the respondents were graduates who actively participated in investment activities. the

investors' awareness about the investment decisions is limited to financial performance of the company.

Bandgar (2000) has conducted “a study of middle class investors preference for financial instruments in greater bombay”. the main objective is to study the existing pattern of financial instruments in india and the preference of middle class investors, their behaviour and problems. a questionnaire was used to collect data. average, skewness, chi-square test and fisher irving tests were used to analyse the data. the study conducted that there was a moderate and continuing shift from bank deposits to shares and debentures of a massive shift towards traditional financial instruments namely, lic policies and government securities.

Research Gap

Research studies on investment patterns of working women in the information technology sector are limited. While there are studies on investment patterns of women in general, there is a need for more research on investment patterns of working women in the IT sector, as this can help to understand the unique challenges and opportunities faced by this group and can inform policies and programs that promote financial empowerment and inclusion for women in the IT sector.

CHAPTER III

RESEARCH METHODOLOGY

Research is a common parlance refers to a search of a knowledge. Research is an art of scientific investigation, involving the gathering of data to solve a problem or contribute to knowledge about a theory or practice. Research is an honest desire to understand something coupled with an energetic search to find out the answer. It is honest desire to observe, explore, or analyse a subject. It is a voyage of discovery.

Research design

The purpose of the study is to explain the methodology adopted to achieve the objectives of the study. This section provides the selection of sample, collection of data and period of study and data analysis procedures. The study relies on primary data.

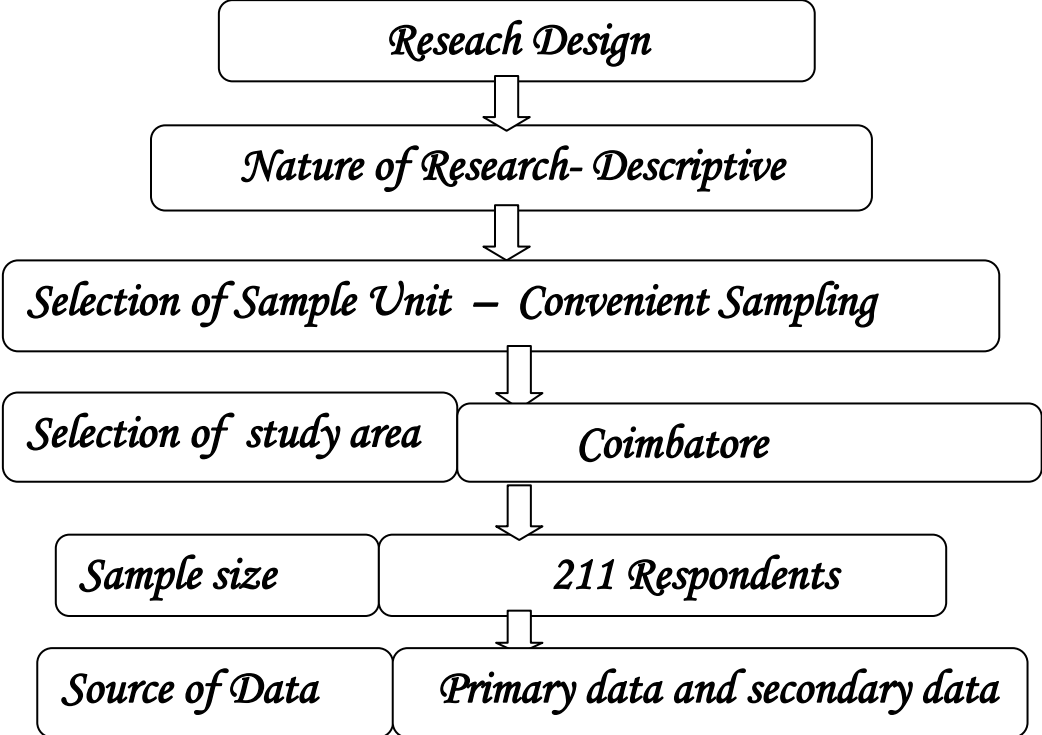
Collection of data

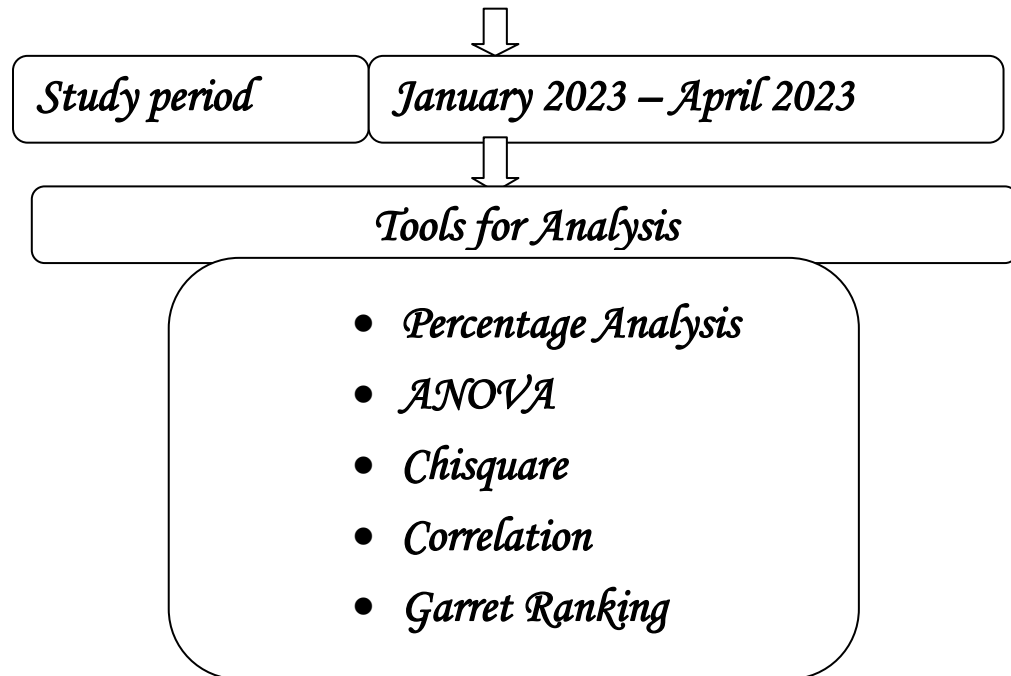
In this study both primary and secondary data were used. The primary data which has been collected using Structured questionnaire to analyse the investment preferences, level of awareness on investment and factors influencing investment decisions of women in Information

Technology sector. The secondary data has been collected from different sources like journals, magazines ,newspaper and website. The total of 216 samples were collected from that 211 are validated and used for analysis.

CHART 1

RESEARCH FRAMEWORK



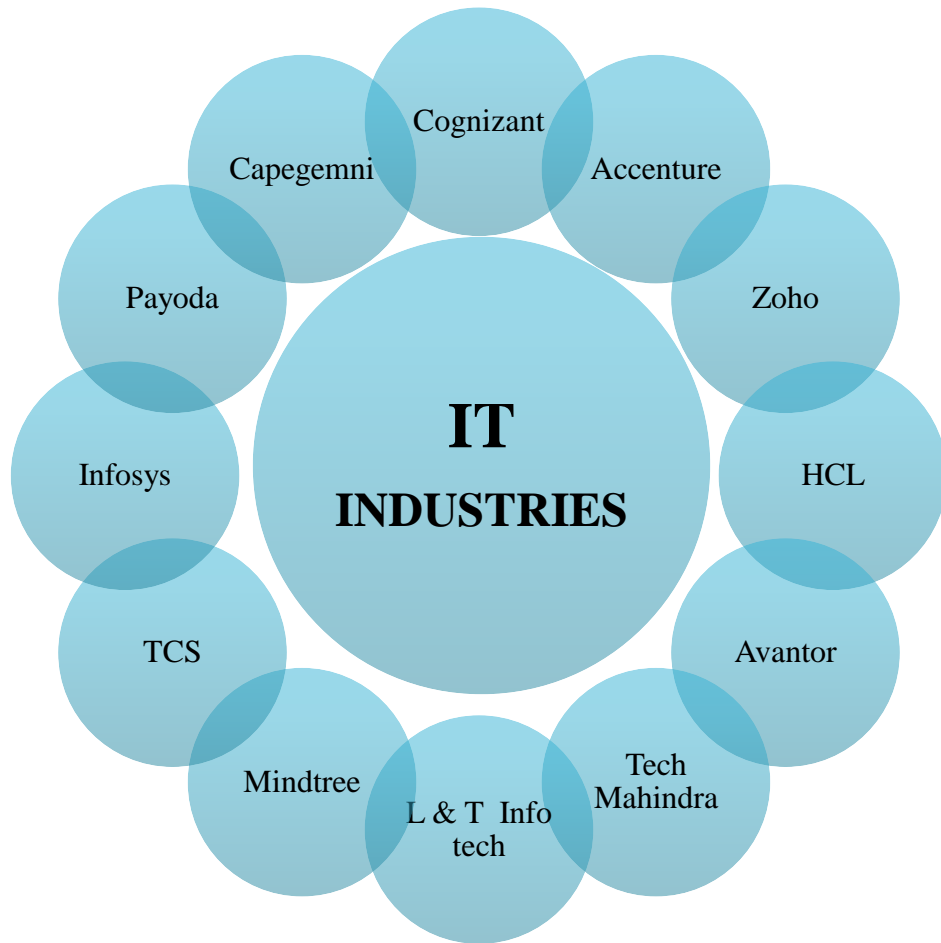


Selection of the Sample Area

In the research study, professionals of Information Technology sector who are under Business Process Outsourcing (BPO), Knowledge Process Outsourcing (KPO), Information Technology Enabled Services (ITES) and Software Development are selected as sampling unit. When the nation was in the midst of an IT revolution a decade back, Industrial scenario at Coimbatore District was selected because it is the second IT Hub of Tamil Nadu and also placed 10th IT Hub of India. Following are the IT companies have selected for this research study.

CHART 2

List of Information Technology companies



Tools and techniques for data analysis

The raw data collected and carefully classified, edited and tabulated for this analysis. The data is analyzed using Statistical Package for Social Sciences (SPSS). The following statistical tools are used in the study. The tools used for this study are Percentage Analysis, ANOVA, Chisquare, Correlation and Garret Ranking.

Percentage Analysis

Percentage analysis is the method to represent raw streams of data in percentage for the better understanding of collected data. Simple percentage were used in the study to analyse the variables like socio-economic factors, investment habit.

Analysis of variance

The one way Analysis of variance test is used for studying the difference among the influences of various categories of one independent variable on a dependent variable. The ANOVA technique is based on the concept of sum-squared deviations from a mean. The analysis of variance yields F ratio which is a ratio between group's variation and within group's variation. The one way ANOVA test applied in the study to find out the variance between socio economic factors and level of awareness.

Chi-square

The chi-square test is a non-parametric test. If χ^2 describes the magnitude of the discrepancy between theory and observation it is defined as

$$\chi^2 = \Sigma (O - E)^2 / E,$$

where O refers to the observed frequencies and E refers to the expected frequencies. It has applied in identifying the satisfaction on agency service.

Cross tabulation is used to identify the inter relationship between variables in the research study. In this present study, cross tabulation is done with the Association between socio-economic profile and level of awareness on investment.

Correlation Analysis

Correlation analysis is a measure of the size and direction of the association between variables. It showed the strength of the association between continuous variables. This test is applied to analyse the perception of intention to invest in different portfolios

Garret Ranking

Garrett ranking is used rank the factors influencing investment decisions and its outcome of such ranking have been converted into score value with the help of the following formula

$$\text{Percentage position} = \frac{100 \times (R_{ij} - 0.50)}{N_j}$$

CHAPTER IV

Analysis and Interpretation

INTRODUCTION

The chapter deals with analyses and interpretation on the project titled “Investment Pattern of Working Women in the Information Technology Sector” are presented. To answer the objectives of study the following data were analyzed.

Socio-Economic Profile of the Respondents

The researcher has studied the aspects related to the respondent’s profile such

as gender, age, educational qualification, social status, nature of the family, number of earning members in the family, residential area, nature of organisation, annual income and saving potential has been presented.

Table 1
Socio-Economic Profile of the Respondents

Variables	Categories	Number of Respondents	Percentage
Age (in years)	21 -30	137	64.9
	31-40	63	29.9
	41-50	11	5.2
	Total	211	100
Educational Qualification	Under Graduate	100	47.4
	Post Graduate	91	43.1
	Diploma	7	3.3
	Professional Degree	11	5.2
	Others	1	.5
	Total	211	100
Social Status	Single	116	55.0
	Married with Children	73	34.6
	Married, No Children	22	10.4
	Total	211	100
Nature of Family	Nuclear	52	24.6
	Joint	159	75.4
	Total	211	100
Number of Earning Members	One	11	5.2
	Two	107	50.7
	Three	93	44.1
	More than Three	11	5.2
	Total	211	100
Residential Area	Rural	82	38.9
	Semi Urban	59	28.0
	Urban	70	33.2

	Total	211	100
Nature of Organisation	IT Enabled Services	53	25.1
	BPO and KPO	24	11.4
	IT Support	40	19.0
	Software Development	83	39.3
	Total	211	100
Annual Income	Below Rs.2,00,000	30	14.2
	Rs.2,00,001- Rs.5,00,000	111	52.6
	Rs.5,00,001- Rs.10,00,000	62	29.4
	Above Rs. 10,00,000	8	3.8
	Total	211	100
Savings Potential	Below Rs.10,000	43	20.4
	Rs. 10,000– Rs.20,000	64	30.3
	Rs.20,000- Rs.30,000	31	14.7
	Above Rs.30,000	73	34.6
	Total	211	100

Source : Primary Data

It could be observed from Table 1 that the majority of the respondents, belonging to the age above 21 -30 years represented 64.9 percent. The respondents who were categorized based on their program of study are almost equally represented, with a slightly higher percentage of respondents Studied Under Graduate representing 47.4 percent. The respondents were also categorized based on the residential area, many of the respondents living in Rural areas represented 38.9 percent .In the terms of marital status more than half of the respondents, are unmarried representing 55.0 percent. From the nature of organisation of the respondents, it is identified that of the respondents 39.3 per cent are belong to software development oriented organisation. It is observed that majority of the respondents are in software development organisation . Majority of the respondents have two earning members in their family 50.7 percent have two earning members in their family.

Investment Habit of the Respondents

The respondents habit towards investment was studied. The investment habit of the respondents has been presented in Table 2

Table 2

Investment Habit of the Respondents

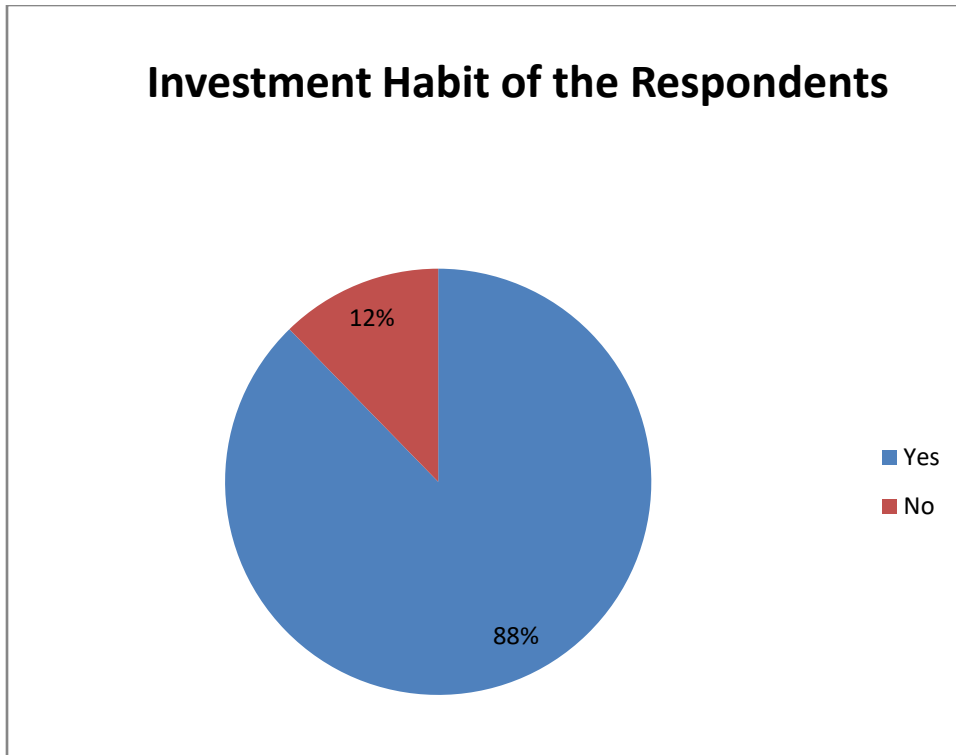
Variables	Number of Respondents	Percentage
Yes	185	87.7
No	26	12.3
Total	211	100

Source : Primary Data

Table 2 reveals the respondents' investment habit in the study area. Out of 211 respondents selected for the study 12.3 per cent have stated that they do not have the habit of investment, but unknowingly, invest their money in the form of savings. Majority of respondents, almost 87.7 per cent have the habit of investment. It could be inferred from Table that, Information Technology professionals in the society have investment habit.

Chart 3

Investment Habit of the Respondents



Investment Pattern of the Women Employees in Information Technology Sector

Investment may also be described that Keeping idle cash in a cupboard is not an investment as it does not generate any income rather its value by inflation. However, keeping money in a savings bank account is an investment as it generates interest (Parihar et al, 2012) and the actual investment made by the individuals in the different investment avenues is differs based on various factors. Hence the nature of assets owned by the respondents has been presented in Table 3.

Table 3

Investment Pattern of the Women Employees in Information Technology Sector

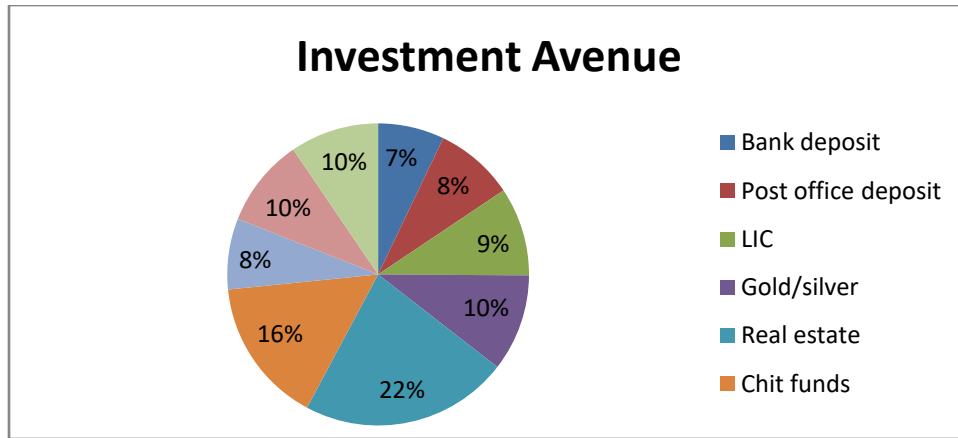
Variables	Number of Respondents	Percentage
Bank deposit	15	7.1
Post office deposit	18	8.5
LIC	20	9.5
Gold/silver	22	10.4
Real estate	47	22.3
Chit funds	33	15.6
Share/debentures	16	7.6
Mutual funds	20	9.5
Forex	20	9.5
Total	211	100

Source : Primary Data

The table represents the investment preferences of a group of individuals, categorized into different investment avenues. The data shows that out of a total of 211 respondents, the majority of individuals (22.3%) preferred investing in real estate. The next popular investment avenue was chit funds, with 33 individuals (15.6%) investing in it. Gold/silver came in third with 22 individuals (10.4%) choosing to invest in it. Post office deposits (18, 8.5%), LIC (20, 9.5%), mutual funds (20, 9.5%), and forex (20, 9.5%) were equally popular among the respondents. The least preferred investment avenues were share/debentures (16, 7.6%) and bank deposits (15, 7.1%). It is observed that real estate is the most preferred investment avenue among the individuals, indicating that they consider it a secure and profitable investment. Chit funds and gold/silver are also popular among investors, possibly due to their traditional popularity in India. It is interesting to note that mutual funds, which are widely promoted by financial institutions, are not as popular as expected, with only 20 individuals (9.5%) choosing to invest in them. It could be inferred that, the individuals are aware about the importance of investment and try to develop their habit of investment

Chart 4

Investment Pattern of the Women Employees



Experience Level of Respondents in Investment Avenues

Experience in making investment is also a crucial factor in the investment Pattern. Table 4 reveals the respondents experience in making an investment.

Table 4

Experience Level of Respondents in Investment Avenues

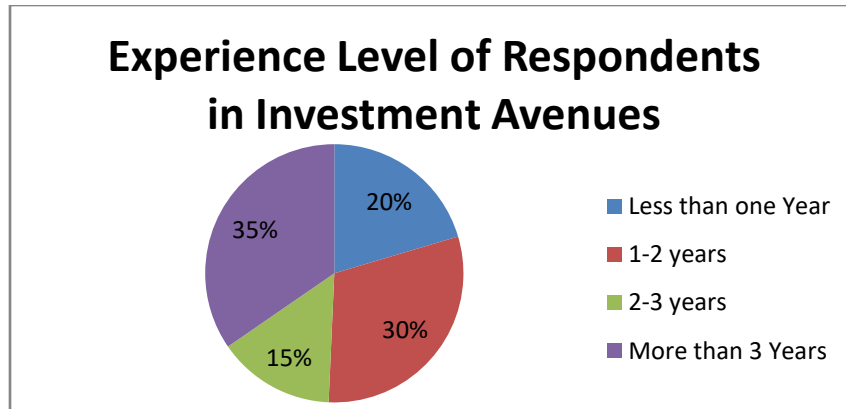
Classification	Frequency	Percentage
Less than one Year	43	20.4
1-2 years	64	30.3
2-3 years	31	14.7
More than 3 Years	73	34.6
Total	211	100

Source : Primary Data

The table represents that, out of 211 respondents, 20.4 per cent of the respondents have an investment experience of less than one year, 30.3 per cent of the respondents have the investment experience of one to two years, only 14.7 per cent have the investment experience of two to three years and 34.6 per cent of the respondents have the investment experience for more than three years. It is found that maximum number of respondents (34.6 per cent) have the investment experience of more than three years.

Chart 5

Experience Level of Respondents in Investment Avenues



Frequency of Reviewing the Investment Options

The time taken to review the investment by the respondents has been presented

Table 5

Frequency of Reviewing the Investment Options

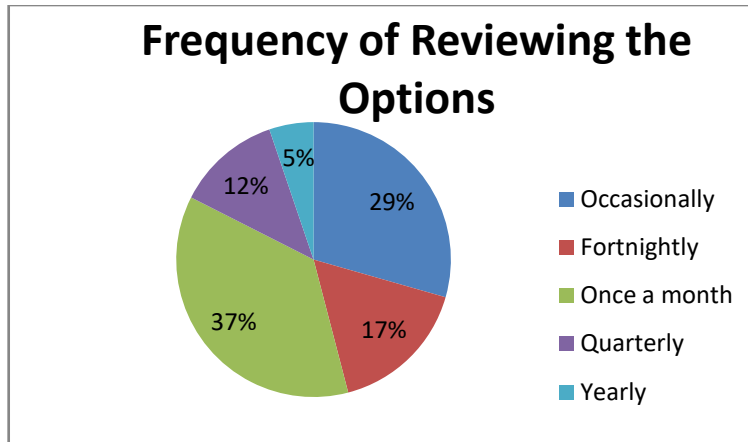
Classification	Frequency	Percentage
Occasionally	62	29.4
Fortnightly	35	16.5
Once a month	77	36.5
Quarterly	26	12.3
Yearly	11	5.21
Total	211	100

Source : Primary Data

Table observed that, 29.4 per cent of the respondents review their investment occasionally, 16.5 per cent of the respondents review their investment fortnightly, 36.5 per cent respondents review their investment once a month and 12.3 per cent of the respondents review their investment either quarterly or once in a year. It is found that maximum number of respondents i.e., 36.5 per cent review their investment Quarterly followed by 29.4 per cent of respondents review their investment occasionally.

Chart 6

Frequency of Reviewing the Options



Time Period of Holding Investment

The tenure of holding the investment by the respondents has been presented in Table 6

Table 6

Time Period of Holding Investment Options

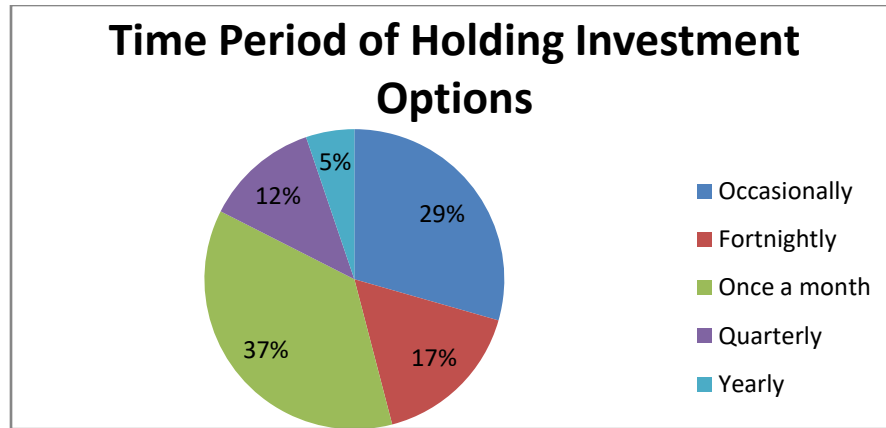
Classification	Frequency	Percentage
Less than a Month	39	18.5
Upto one Year	76	36.0
One - Three Years	30	14.2
Above Three Years	66	31.3
Total	211	100

Source : Primary Data

It is observed from the Table that out of 211 respondents, 18.5 per cent of the respondents hold the assets for less than a month, 36.0 per cent of the respondents hold the assets for less than a year, 14.2 per cent of the respondents hold the assets between one to three years and 31.3 per cent of the respondents hold the assets for a period of above three years. It is identified that, possessing of investment by the respondents is spread more or less equally from one year to above three years.

Chart 7

Time Period of Holding Investment Options



Sources of Fund for Investment

The various sources of fund for making investment by the respondents have been presented in Table 7

Table 7

Sources of Fund for Investment

Classification	Frequency	Percentage
Inherited Amount	34	16.1
Personal Income	75	35.5
Income of Family Members	36	17.1
Personal Borrowings	65	30.8
Total	211	100

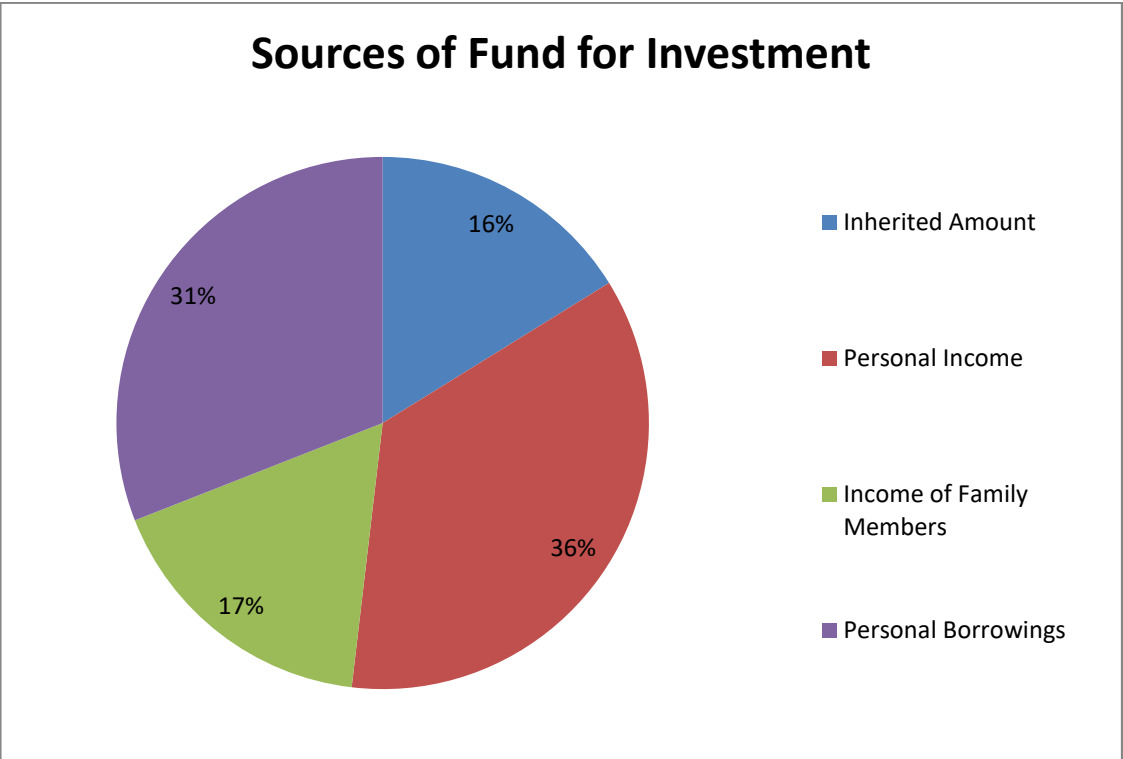
Source Primary Data

It is observed that all the respondents (100 per cent) in the study area have invested out of their personal income source followed by 35.5 per cent of respondents who have invested out of the income of family members. 16.1 per cent have source of inherited amount to invest

and 17.1 per cent of the respondents have invested out of personal borrowings. It is conducted that majority of the respondents do not prefer to invest their money by using their Income of family members. It is found that all the respondents in the study area have a source of personal income for making their investment and majority of the respondents use the personal borrowings to make investment.

Chart 8

Sources of Fund for Investment



Analysis of Variance for Socio-economic Factors and level of preference for different investment Avenues

The socio-economic factors like age, Education Qualification, Residential area, annual income, and Social status, Nature of organization are compared to the preference of Investment avenues. Hence the Analysis of variance test was applied to study the relationship between the preference of Investment avenues and Age of the respondents presented in the Table based on the following hypothesis.

Table 8
Age and Preference of Investment Avenues – One way ANOVA

Variables	F Value	P Value	Result
Bank Deposit (FD and RD)	3.145	.0055	Significant
Public Provident Funds	5.256	.006	Significant
Company Fixed Deposits	3.209	.0042	Significant
Post Office Savings scheme	1	.152	Not Significant
Government Securities	1.239	.292	Not Significant
Mutual Funds	.844	.431	Not Significant
Insurance policies	.593	.554	Not Significant
Debentures and Bonds	2.729	.068	Not Significant
Equity Share Market	1.097	.336	Not Significant
Real Estate	.203	.816	Not Significant
Commodity Market	.192	.825	Not Significant
Foreign Exchange Market	.202	.817	Not Significant
Derivatives	.851	.428	Not Significant

National savings Scheme	.102	.903	Not Significant
Gold / Silver	1.334	.002	Significant
Chit funds	.066	.005	Significant

Source : Computed Data

Level of significant at 5%

Table 8 presents the results of the one-way ANOVA test analyzing the relationship between Age and the Preference of investment pattern among respondents, with respect to different dimensions. Upon examining the table, it was observed that the p-values for Bank Deposit (FD and RD), Public Provident Funds, Company Fixed Deposits were less than 0.05, indicating significance at a five percent level. Therefore, the null hypothesis was rejected for these dimensions. However, for all other dimensions, the p-values were greater than 0.05, indicating no significance at a five percent level. Thus, the null hypothesis was accepted for these dimensions. As a result, it can be concluded that the perception score of the Level of preference of investment pattern was not influenced by Age, except for the dimensions of Bank Deposit (FD and RD), Public Provident Funds, Company Fixed Deposits where there was a significant relationship.

Education Qualification and Preference of Investment Avenues- One way ANOVA

One way ANOVA can be used to examine whether there are any significant differences in investment preferences based on an individual's education qualification.

Table 9
Education Qualification and Preference of Investment Avenues- One way ANOVA

Variables	F Value	P Value	Result
Bank Deposit (FD and RD)	1.010	.413	Not Significant
Public Provident Funds	1.010	.413	Not Significant
Company Fixed Deposits	2.165	.059	Not Significant
Post Office Savings scheme	2.195	.056	Not Significant
Government Securities	3.665	.003	Significant
Mutual Funds	.910	.475	Not Significant
Insurance policies	1.321	.256	Not Significant
Debentures and Bonds	1.341	.248	Not Significant
Equity Share Market	1.136	.342	Not Significant
Real Estate	1.439	.212	Not Significant
Commodity Market	.986	.427	Not Significant
Foreign Exchange Market	.771	.572	Not Significant
Derivatives	.942	.455	Not Significant
National savings Scheme	1.354	.243	Not Significant
Gold / Silver	1.148	.005	Significant

Chit funds	1.052	.000	Not Significant
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Source : Computed Data

Level of significant at 5%

This table presents the results of the one-way ANOVA test analyzing the relationship between Education qualification and the Preference of investment avenue among respondents, with respect to different dimensions. Upon examining the table, it was observed that the p-values for Bank Deposit (FD and RD), Public Provident Funds, Company Fixed Deposits were less than 0.05, indicating significance at a five percent level. Therefore, the null hypothesis was rejected for these dimensions. However, for all other dimensions, the p-values were greater than 0.05, indicating no significance at a five percent level. Thus, the null hypothesis was accepted for these dimensions. As a result, it can be concluded that the perception score of the Level of preference of investment pattern was not influenced by Education qualification, except for the dimensions of Bank Deposit (FD and RD), Public Provident Funds, Company Fixed Deposits where there was a significant relationship. It is concluded that there is a relationship between the preference of investment avenues and the variables of investment factors.

Social status and Preference of Investment Avenues - One way ANOVA

One way ANOVA would be used to analyze the data and determine if there are any significant differences in investment preferences between individuals belonging to different social statuses. If the results indicate significant differences, it could suggest that social status influences an individual's investment preferences.

Table 10

Social status and Preference of Investment Avenues - One way ANOVA

Variables	F Value	P Value	Result
Bank Deposit (FD and RD)	1.404	.248	Not Significant
Public Provident Funds	1.751	.176	Not Significant

Company Fixed Deposits	3.932	.021	Significant
Post Office Savings scheme	.728	.484	Not Significant
Government Securities	.194	.824	Significant
Mutual Funds	1.567	.211	Not Significant
Insurance policies	.198	.820	Not Significant
Debentures and Bonds	.060	.942	Not Significant
Equity Share Market	.590	.555	Not Significant
Real Estate	.016	.984	Not Significant
Commodity Market	.714	.491	Not Significant
Foreign Exchange Market	.042	.959	Not Significant
Derivatives	.396	.674	Not Significant
National savings Scheme	.927	.397	Not Significant
Gold / Silver	.364	.036	Significant
Chit funds	.203	.816	Not Significant

Source : Computed Data

Level of significant at 5%

This table presents the results of the one-way ANOVA test analyzing the relationship between Social status and the Preference of Investment Avenue among respondents, with respect to different dimensions. Upon examining the table, it was observed that the p-values for Government Securities, Company fixed deposit, Gold / Silver were less than 0.05, indicating significance at a five percent level. Therefore, the null hypothesis was rejected for these dimensions. However, for all other dimensions, the p-values were greater than 0.05, indicating no significance at a five percent level. Thus, the null hypothesis was accepted for

these dimensions. As a result, it can be concluded that the Level of preference of investment pattern was not influenced by social status except for the dimensions of Government Securities, Company fixed deposit, Gold / Silver where there was a significant relationship. It is concluded that there is a relationship between the preference of investment avenues and the variables of investment factors.

Nature of Organization and Preference of investment Portfolio- One way ANOVA

The study would collect data on the investment portfolio preference of individuals working in different types of organizations.

Table 11

Nature of Organization and Preference of investment Portfolio- One way ANOVA

Variables	F Value	P Value	Result
Bank Deposit (FD and RD)	0.709	0.045	Not Significant
Public Provident Funds	1.724	0.018	Significant
Company Fixed Deposits	0.009	0.991	Significant
Post Office Savings scheme	0.395	0.674	Not Significant
Government Securities	1.257	0.287	Not Significant
Mutual Funds	0.773	0.463	Not Significant
Insurance policies	2.311	0.102	Not Significant
Debentures and Bonds	1.563	0.212	Not Significant
Equity Share Market	2.764	0.065	Not Significant
Real Estate	1.694	0.186	Not Significant
Commodity Market	5.370	0.005	Significant
Foreign Exchange Market	2.525	0.083	Not Significant
Derivatives	0.948	0.389	Not Significant
National savings Scheme	3.389	0.036	Significant
Gold / Silver	2.980	0.053	Significant
Chit funds	1.169	0.031	Significant

Source : Computed Data

Level of significant at 5%

This table presents the results of the one-way ANOVA test analyzing the relationship between Nature of organization and the Preference of Investment Avenue among respondents, with respect to different dimensions. Upon examining the table, it was observed that the p-values for Public Provident Funds, Company Fixed Deposits, Commodity Market, National savings Scheme, Gold / Silver, and Chit funds were less than 0.05, indicating significance at a five percent level. Therefore, the null hypothesis was rejected for these dimensions. However, for all other dimensions, the p-values were greater than 0.05, indicating no significance at a five percent level. Thus, the null hypothesis was accepted for these dimensions. As a result, it can be concluded that the perception score of the Level of preference of investment pattern was not influenced by Nature of organization, except for the dimensions of Bank Deposit (FD and RD), Post Office Savings scheme, Government Securities, Mutual Funds, Insurance policies, Debentures and Bonds, Equity Share Market, Foreign Exchange Market, and Derivatives where there was do not have a significant relationship impact on returns. It is concluded that there is a relationship between the preference of investment avenues and the variables of investment factors.

The section discussed about the socio-economic profile and level of preference of investment avenues of the respondents and given a wider view, about the respondent and their behaviour towards investment. It also discussed about the preference on various investment avenues ANOVA was applied test the significant relationship between socio-economic factors with preference investment avenues .

Relationship Between Socio-Economic Profile and Level of Awareness on Investment The socio-economic factors like age, Education Qualification, Residential area, annual income, and Social status, Nature of organization are compared to the decision factors for Awareness on Investment to find out whether is an association between the two variables by using the chi-square test

Table 12

Relationship Between Socio-Economic Profile and Level of Awareness on Investment.

Socio economic factor	Chi-square	Degrees of freedom	Pearson p-value	Significant / Not Significant
Age	66.050 ^a	64	.000	Significant
Education qualification	119.965 ^a	128	.567	Not Significant
Social Status	50.353 ^a	64	.059	Significant
Nature of Family	67.862 ^a	64	.347	Significant
Nature of Organisation	118.742 ^a	128	.709	Significant
Number of Earning Members	93.259 ^a	96	.560	Not Significant
Residential Area	14.868	14	.387	Significant
Annual Income	90.341 ^a	96	.644	Not Significant

Source : Computed Data

Significant (P value <0.05); Not Significant (P value >0.05)

Table 12 shows the results of the chi-square analysis for finding out the association between socio-economic factors and decision factors for Awareness on Investment. The Pearson Chi-Square test was conducted to examine the association between age and the decision factors, Age, which shows a chi-square value of 66.050 with 64 degrees of freedom and a very low p-value of .000, indicating that there is a significant association between age and the outcome being studied. This suggests that age is an important socio-economic factor to consider when examining the outcome..Therefore, the analysis suggests a significant association between age and decision factors for Awareness on investment. The Pearson Chi-Square test was conducted to examine the association between Education qualification and the decision factors, and a

significant value of 119.965 with 128 degrees of freedom and a low p-value of .002, indicating a significant association between level of education and the outcome. Thus the level of education is an important predictor of the outcome being studied. Therefore, the analysis suggests a significant association between Education qualification and the decision factors investment. The Pearson chi-square test was conducted to examine the association between the Social status and Awareness level of investment, which shows a chi-square value of 50.353 with 64 degrees of freedom and a p-value of .059, which is close to the conventional threshold for significance ($p < .05$). This suggests that social status may also be an important socio-economic factor to consider when examining the outcome, although further investigation may be necessary to determine its significance. Hence, the null hypothesis is accepted. The Pearson chi-square test was conducted to examine the association between the Nature of family and decision factors for Awareness on investment. The test yielded a chi-square value of 67.862 with 64 degrees of freedom and a p-value of .347, indicating that there is no significant association between the nature of the family and the outcome being studied. This suggests that this factor may not be an important predictor of the outcome.. Hence, the null hypothesis is accepted..The Pearson chi-square test was conducted to examine the association between Nature of Organization and decision factors level of Awareness on investment. The test yielded a chi-square value analyzed is the Nature of Organization, which shows a chi-square value of 118.742 with 128 degrees of freedom and a p-value of .709, indicating that there is no significant association between the nature of the organization and the outcome being studied Hence, the null hypothesis is rejected. The Pearson chi-square test was conducted to examine the association between Number of earning members and decision factors level of Awareness on investment value of 93.259 with 96 degrees of freedom and a p-value of .560, indicating that there is no significant association between the number of earning members and the outcome being studied. This suggests that this factor may not be an important predictor of the outcome Hence, the null hypothesis is accepted. The Pearson chi-square test was conducted to examine the association between Number of earning members and decision factors level of Awareness on investment value of 14.868 with 14 degrees of freedom and a p-value of 0.387, which is below the conventional threshold for significance ($p < .05$). This suggests that the residential area may be an important socio-economic factor to consider when examining the outcome. Hence, the null hypothesis is accepted. The Pearson chi-square test was conducted to examine the association between Annual Income and decision

factors level of Awareness on investment 90.341 with 96 degrees of freedom and a p-value of .644, indicating that there is no significant association between annual income and the outcome being studied. This suggests that this factor may not be an important predictor of the outcome. The table suggests that age, level of education, social status, nature of family, nature of organization, and residential area are significant socioeconomic factors that affect the outcome variable, while the number of earning members and annual income do not have a significant association.

Level of Preference on Investment Avenues – Garret Ranking

Investment may also be described that Keeping idle cash in a cupboard is not an investment as it does not generate any income rather its value may inflation

Table 13

Level of Preference on Investment Avenues – Garret Ranking

S.NO	PRODUCTS	Ranks given by respondents											Total	Average score	RANK
		1st	2nd	3rd	4th	5 th	6th	7th	8th	9th	10th	11th			
1	Bank Deposit	3280	2130	1280	885	810	700	585	400	350	280	459	11159	54.70	2
2	Post office Savings Schemes	2460	1420	1280	1003	810	1250	450	920	840	280	170	10883	53.34	3
3	LIC Policies	1230	1988	1472	2360	1512	750	585	440	350	308	170	11165	54.73	1
4	Real Estate	1558	1349	1280	1180	1080	550	675	1160	350	308	170	9660	47.35	7
5	Chit Funds	1230	1420	1472	649	1782	750	990	800	630	420	204	10347	50.72	4
6	Gold/Silver	1476	1207	1344	708	1080	900	990	720	1015	308	306	10054	49.28	5
7	Foreign Exchange and Commodity Market	1066	1278	704	1062	1188	750	990	400	947	728	374	9487	46.50	9
8	Real Estate	738	1846	1344	1475	594	800	720	600	560	700	306	9683	47.46	6
9	Shares and Debentures	1230	639	1024	1003	162	1350	1035	960	770	812	323	9308	45.62	10

10	Insurance Policies	1558	355	384	885	1026	950	990	1120	735	840	340	9183	45.01	11
11	Mutual Funds	902	852	1088	826	972	1450	1170	640	595	644	357	9496	46.54	8

Source : Computed Data

Table 13 shows that the top three investment products, based on the average score, are LIC Policies (54.73), Bank Deposits (54.70), and Post Office Savings Schemes (53.34). These products received the highest ranks from the respondents, indicating that they are the most preferred investment options. Gold/Silver and Chit Funds are ranked fourth and fifth, respectively, while Shares and Debentures and Real Estate are ranked sixth and seventh. Foreign Exchange and Commodity Markets, Gold/Silver, Insurance Policies, and Chit Funds are ranked from eighth to eleventh, with Chit Funds receiving the lowest average score. The study suggests that respondents prefer traditional investment products like LIC Policies, Bank Deposits, and Post Office Savings Schemes over riskier investment options like Mutual Funds, Shares and Debentures, and Foreign Exchange and Commodity Markets.

Correlation Analysis on Perception of Intention to Invest in Different Portfolios

This correlation analysis aims to investigate the relationship on individuals' perception of different portfolios and their intention to invest in them. The analysis examines the strength and direction of the relationship between the two variables and identifies which portfolios have a strong and positive correlation with the intention to invest. The findings of this analysis can help financial planners and investors understand which portfolios are preferred by individuals and tailor their investment strategies accordingly. correlation analysis was performed and presented in Table. where the correlation between independent factors is 0.000.

Table 14

Correlation Analysis on Perception towards Investment in Different Portfolios

Variables	Save money to have secure life	Prefer to save, when compare to spend	Investment need not requires any experience	Many people good in making investm	Safety is the main motto of investment	Investment gives satisfactory	Confident to manage my investm
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					ent		return	ent
Save money to have secure life	Pearson Correlation	1						
	Sig. (2-tailed)							
[Prefer to save, when compare to spend]	Pearson Correlation	.539**	1					
	Sig. (2-tailed)	.000						
[Investment need not requires any experience]	Pearson Correlation	.691**	.527**	1				
	Sig. (2-tailed)	.000	.000					
[Many people good in making investment]	Pearson Correlation	.523**	.624**	.409**	1			
	Sig. (2-tailed)	.000	.000	.000				
[Safety is the main motto of investment]	Pearson Correlation	.654**	.530**	.641**	.584**	1		
	Sig. (2-tailed)	.000	.000	.000	.000			
Investment gives satisfactor	Pearson Correlation	.648**	.600**	.505**	.669**	.638**	1	

y return								
	Sig. (2-tailed)	.000	.000	.000	.000	.000		
Confident to manage my investment	Pearson Correlation	.647**	.515**	.620**	.572**	.669**	.633**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	

Source : Computed Data

The table presents the Pearson correlation coefficients and the significance levels for each variable pair. The Pearson correlation coefficient is a measure of the linear relationship between two variables, and its value ranges from -1 to 1. A value of 1 indicates a perfect positive correlation, a value of -1 indicates a perfect negative correlation, and a value of 0 indicates no correlation. The analysis shows that there are significant positive correlations between most of the variables. Specifically, the variables "Save money to have secure life," "Prefer to save when compared to spend," "Investment need not require any experience," "Many people are good at making investments," "Safety is the main motto of investment," "Investment gives satisfactory return," and "Confident to manage my investment" are all significantly and positively correlated with each other.. Furthermore, those who believe that investment does not require experience and that many people are good at making investments are more likely to perceive investment positively and intend to invest . The individuals who prioritize safety as the main motto of investment are more likely to perceive investment positively and intend to invest. Similarly, those who believe that investment provides a satisfactory return are also more likely to intend to invest. Finally, individuals who are confident in managing their investments are more likely to intend to invest. Results suggest that individuals' perceptions of investment-related beliefs are positively associated with their intentions to invest. The results show that there are significant positive correlations between the variables.

Factors Influencing Investment Decision of Respondents

The factor which manipulates the individuals to take investment decision is termed as influential factor. Each respondents have been asked to rank the factors from one to nine based upon the degree of importance in the investment decisions.

Table 15

Factors Influencing Investment Decision of Respondents

S.no	Factors	Ranks given by respondents									Total	Average score	Rank
		1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th			
1	Safety of investment	2268	3240	2511	4860	3240	486	162	162	162	11159	54.70	2
2	Cost of investment	2460	1420	1280	1003	810	1250	450	920	840	10883	53.34	3
3	Economic Indicators	1230	1988	1472	2360	1512	750	585	440	350	11165	54.73	1
4	Political factors	1558	1349	1280	1180	1080	550	675	1160	350	9660	47.35	7
5	Perception on Investment	1230	1420	1472	649	1782	750	990	800	630	1037	50.72	4

6	Trend in Financial Market	1476	1207	1344	708	1080	900	990	720	1015	10054	49.28	5
7	Convenience to purchase	1066	1278	704	1062	1188	750	990	400	947	9487	46.50	8
8	Tax Benefits	738	1846	1344	1475	594	800	720	600	560	9683	47.46	6
9	Social Prestige	1230	639	1024	1003	162	1350	1035	960	770	9308	45.62	9

Source :Computed Data

Based on the rankings, the factor of "Safety of Investment" was ranked first by the majority of respondents, with a total score of 11,159 and an average score of 54.70. This indicates that investors consider the safety and security of their investment as the most important factor when making investment decisions. The factor of "Economic Indicators" was ranked second with a total score of 11,165 and an average score of 54.73, indicating that economic indicators such as GDP growth, inflation rate, and unemployment rate play a significant role in investment decisions. The cost of investment was ranked third with a total score of 10,883 and an average score of 53.34. This suggests that investors are also highly concerned with the cost of investing and are looking for cost-effective investment opportunities. Other factors such as political factors, perception on investment, trend in financial market, convenience to purchase, tax benefits, and social prestige were also considered by investors when making investment decisions, but they were ranked lower in importance compared to the top three factors. Findings suggested that the rankings in the table provide insights into the factors that investors consider when making investment decisions, and can be useful for investment advisors and financial institutions to understand their preferences and tailor their offerings accordingly.

Purpose of investment of the Respondents

The individuals invest their money based on predetermined goal because they are very calculative in nature. The purposes also differ from one person to another person, based on their need and availability of funds to make investment. Hence the purposes of making investment by the respondents are presented in Table

Table 16

Purpose of investment of the Respondents- Garret Ranking

S.no	Factors	Ranks given by respondents							Total	Average score	Rank
		1 st	2 nd	3 rd	4 th	5 th	6 th	7 th			
1.	It helps in meeting extra household expenses .	2730	1170	570	3800	172	340	242	9024	55.02	3
2.	Savings increases my family income .	858	2340	684	350	3483	442	88	8245	50.27	4
3.	Enhances my ability to provide abroad education for my children .	1014	5070	2223	850	387	204	44	9792	59.71	2
4.	Helps to maintain high standard of living .	234	0	4731	2200	430	340	308	8243	50.26	5
5.	Financial strength gives me social	5928	715	741	450	1720	240	110	10004	61	1

	recognition.										
6.	Able to meet unexpected medical expenses .	624	1040	171	300	430	3672	286	6523	39.77	6
7.	Able to plan for higher education for children	1404	325	228	250	430	238	2530	32.96	1404	7

Source: Computed Data

Based on the ranks assigned by the sample respondents. It is evident from the above table that majority of the respondents Financial strength gives me social recognition as first. Enhances my ability to provide abroad education for my children as second. The main reason for selecting helps in meeting extra household expenses as third . Savings increases my family income was ranked fourth by the respondents. Helps to maintain high standard of living as fifth. Able to meet unexpected medical expenses has been ranked sixth followed by restaurants easy accessibility and Able to plan for higher education for children as seventh by the people choosing .

Chapter V

Summary and Conclusion

Summary of findings

Data, required for the study, were collected from 211 women employees in Information Technology sector, as determined by the sampling frame. Respondent's Socio economic factors and level of preference, analysed and key findings of the study were as follows

Investment preference and pattern of the respondents

- The majority of the respondents have two earning members in their family (50.7 percent).
- It was observed that the maximum numbers of respondents (65 per cent) belong to the age group of 21 -30years and it was also examined that, three-fourths of the respondents belong to below 31-40 years age group.
- A significant proportion of respondents live in rural areas (38.9 percent).
- Most of the respondents reported a household income below Rs.2,00,001- Rs.5,00,000, representing 52.6percent of the sample.
- Majority of the respondents (39.3 percent) belong to software development oriented organizations.
- The, majority of respondents had all sorts of financial assets except corporate fixed deposit, foreign exchange and commodity market where only nominal per cent of respondents had invested. It could be inferred that, the individuals were aware about the importance of investment and develop their investment habit.
- The findings suggest that age does not significantly influence the perception score of the level of preference of investment pattern, except for the dimensions of bank deposit (fd and rd), public provident funds, and company fixed deposits.

- The study reveals that majority of the it professionals (87 per cent) in the society had investment habit. Only a nominal amount of respondents stated that they do not have the habit of investment, but they were unknowingly, invest their money in the form of savings.
- The, majority of respondents had all sorts of financial assets except corporate fixed deposit, foreign exchange and commodity market where only nominal per cent of respondents had invested. It could be inferred that, the individuals were aware about the importance of investment and develop their investment habit.

Level of Awareness on Investment Options

- The study found that age, social status, nature of family, and nature of organization are significant factors that influence investment behavior, as indicated by their significant p-values (less than 0.05) and significant
- The findings shows that education qualification, number of earning members, residential area, and annual income were found to have no significant impact on investment behavior, as indicated by their non-significant p-values (greater than 0.05) and not significant.
- Therefore, the analysis suggests a significant association between Education qualification and the decision factors investment.
- The findings shows that there is no significant results with p-values greater than 0.05, indicating no significant relationship between investment preference and investment behavior. These variables include the habit of investment, frequency of investment, source of funds, and how long an individual has been investing.
- There is a strong positive correlation between the perception of investment safety as the main motto and the intention to save for a secure life ($r = .654, p < .001$).
- The findings of this study suggest that there are significant positive correlations between the variables related to investment perception and intention to invest.

Factors Influencing Investment Decisions of Women Employees

- Safety of investment is considered the most important factor by the respondents, with a total of 2,268 votes and an average score of 54.70%

- Economic indicators ranked second with 1,230 votes, closely followed by cost of investment with 1,420 %
- Political factors were ranked fourth with 1,558 votes, while tax benefits ranked eighth with 738.
- The findings suggest that safety of investment and economic indicators are the most important factors for investors, while social prestige is considered the least important.
- Financial strength gives me social recognition - ranked 1st by 5928 respondents, with a total score of 10004 and an average score of 61.

Purpose of investment of Respondents

- Financial strength gives me social recognition - ranked 1st by 5928 respondents, with a total score of 10004 and an average score of 61.
- Enhances my ability to provide abroad education for my children - ranked 2nd by 5070 respondents, with a total score of 9792 and an average score of 59.71.
- It helps in meeting extra household expenses - ranked 3rd by 2730 respondents, with a total score of 9024 and an average score of 55.02.
- Savings increases my family income - ranked 4th by 2340 respondents, with a total score of 8245 and an average score of 50.27.
- Helps to maintain high standard of living - ranked 5th by 4731 respondents.

5.2 Conclusion

Women in the IT profession tend to be well-educated and financially savvy, which means they are likely to invest in a different types of investment, including stocks, mutual funds, real estate, and retirement accounts. The investors have to become more alter and choosy in selecting profitable investment avenues with minimum risk. The selected investors in the study are not having adequate awareness about the investment and also not consulting the financial advisors, hence they prefer to invest in traditional and safe financial products. It is further noted that IT Professional are not willing to take much risk in investing emerging financial products. Research has shown that women tend to be more risk-averse than men when it comes to investing, which means they may be more likely to choose conservative investment strategies that prioritize capital preservation over growth. Finally, it is important to note that individual investment patterns can be influenced by a wide range of factors, including personal goals, risk tolerance, income level.

5.3 Suggestions

On the basis of the findings of the study, the following suggestions have been made to improve the investment Pattern of Women investors.

- Today there are so many special investment schemes are available for investment, so investor are suggested to diverse their portfolio towards profitable avenues.
- Investors could avoid taking suggestions from commoners. It is recommended to approach professionals such as tax consultants, chartered accountants and financial advisors to get dual benefits of investment as well tax reduction.
- The educational institutions should educate the students about the importance of investment at the younger age itself.
- Bank, insurance and financial companies shall adopt proper marketing strategies to attract high income group, because they invest for the purpose of tax benefits.
- The suggestions and recommendations would certainly ensure desirable improvement in the investment habit of Women investors and would make them to more profitable in investment decisions.

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