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RESEARCH ARTICLE

Demography and Indian Investors –The Big Picture

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Abstract

Investment decision making is influenced through investment behaviour by various factors involved. Demographic profile of investors is one of the parameter for investment decision making. The aim of this paper is to find out the various demographic factors in India (Punjab and Chandigarh) and to examine the effect of demographic factors on investor's level of awareness regarding the various modes of investment. 600 investors were selected as sample. Percentage, Mean, Standard deviation, Reliability analysis and chi square test was conducted to explore the effect of demographic factors on investor's level of awareness regarding the various modes of investment. Result of the paper has shown that there is no effect of occupation and education, demographic factors on level of awareness and others demographic factors like age, sex, marital status etc. has significant effect on level of awareness of investors.

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INTRODUCTION

Different researches are conducted to determine the behaviour influencing factors and attempt to understand and explain the degree to which these factors influence the decision-making process. Characteristics assigned to age, sex, education, income, marital status, job, religion, birth rate, death rate, family size, and marriage age. It is done to every member of the population.

Investment involves making of a sacrifice in the present with the hope of deriving future benefits. Investment has many meanings and facets. The two most important features of an investment are current sacrifice and future benefit. Traditional financial theories presume that investors are rational. Among factors investor behaviour is affected by demographic characteristics. Before making an investment decision an investor has to know about Medias or range of investment schemes so that investor can use his discretion and save in those investments or investment options which best satisfy of goals. There is lot of investment options available for investors and one must select the best from the available alternatives to full fill the investments programs. Different research papers are conducted to identify the effect of demographic factors on investment decision and shown contradictory results from country to country and area to area. The aim of this paper is to investigate the extent to which demographic factors affect an investor's decision making with the context of India. This study is primary data based collected