

# A Study on Analyzing the Investment Pattern of an Employees Working in R K Hollow Blocks

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*Abstract*— Investment planning is an essential component of financial security, allowing individuals to secure their future and fulfil their financial ambitions. This research intends to investigate the investment behaviours of employees at R K Hollow Blocks, a firm in the construction industry. The study examines various elements that affect investment choices, including earnings, risk tolerance, financial knowledge, and demographic factors such as age, education, and experience. The research looks into the investment options favoured by employees, including fixed deposits, mutual funds, real estate, insurance, stock markets, and new financial products.

*Keywords*— *investment behaviours, financial knowledge, investment habits*

## I. INTRODUCTION

Investment holds significant importance in financial planning, allowing individuals to safeguard their future and obtain financial security. Comprehending the investment behaviours of employees within a particular organization offers valuable understanding of their financial habits, risk acceptance and preferences. This study concentrates on examining the investment practices of employees at R K Hollow Blocks, a business operating in the construction sector. The research intends to investigate various elements that impact employees' investment choices, including income level, financial knowledge, risk tolerance, and investment objectives. It also looks into the kinds of investment channels favoured, such as fixed deposits, mutual funds, real estate, insurance, or stock markets.

## II. REVIEW OF LITERATURE

1. **The National Council of Applied Economic Research (NCAER) (1964)** surveyed households named "Attitude Towards and Savings Motivations." A sample of 4650 households located throughout India were included in the survey.

2. **Barber and Odean (2004)** Investigated how intuitive thinking affects investment preference by looking at real investors' experiences. Several investor groups were recognized in the secondary market by the ET retail Equity Investor Survey (2004) according to their traits and perspectives on investments in the secondary market.
3. **Manoj kumar dash (2010)** Factors influencing Indian generations' investment decisions: an econometric analysis identified important factors influencing investment behavior and how these factors affect men's and women's investment risk tolerance and decision-making processes across various age groups.
4. **A. Singh (2012)** This study investigates how paid people divide their income among various investing possibilities, particularly in small and medium-sized businesses
5. **Prof. yogesh p. patel (2012)** A study of paid individuals' investing perspectives (private sector)" gives information about the elements taken into account for a suitable investment. It provides a broader understanding. of numerous concerns about paid individuals' investments.

## III. RESEARCH OBJECTIVES

### PRIMARY OBJECTIVES:

- To study on analyzing the Investment pattern of an employees working in RK Hollow blocks

### SECONDARY OBJECTIVES:

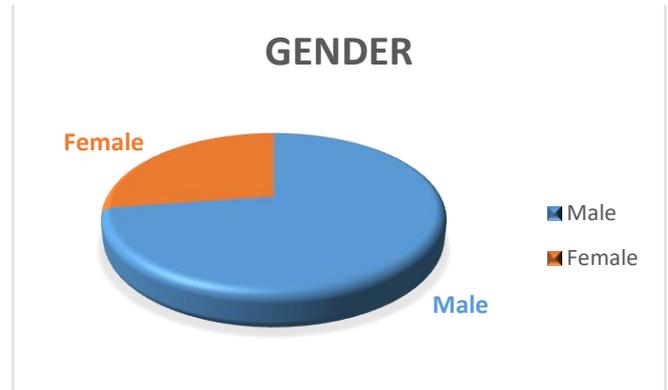
- To analyze the factors influencing their investment decisions.
- To examine the level of risk tolerance among employees.

- To assess the impact of financial literacy on investment patterns.
- To compare the investment behavior of employees in different job roles within the company.

IV. DATA ANALYSIS AND INTERPRETATION

Figure 1

Gender of the respondents



RESEARCH METHODOLOGY

A. RESEARCH DESIGN

The research utilizes a descriptive research design to examine the investment trends, preferences, and influencing elements among employees. It seeks to offer insights into employees financial conduct without altering any variables.

B. SAMPLING DESIGN

1. Population: Employees of R K Hollow Blocks, perumpakkam.
2. Sample Size: The collected data from 106 respondents is being used for research.
3. Sampling Technique:

This study uses Convenience Sampling

Convenience Sampling can be used to target respondents who are readily available and willing to participate.

4. Source of Data:

There is two type of data that is being adopted for this project. They are primary data and secondary data.

Primary data:

Primary data are those which are collected for the first time and they happen to be original in nature. Primary data are collected through questionnaire.

Secondary data:

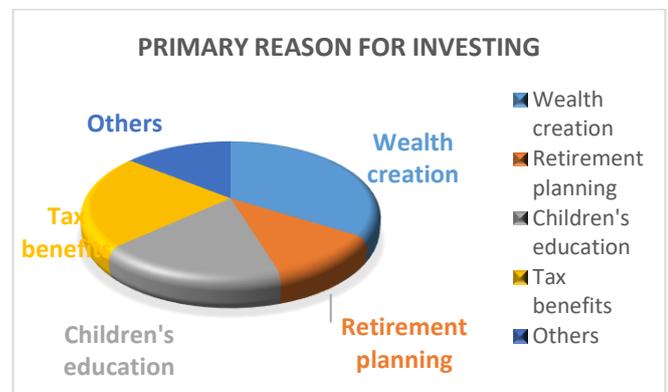
Secondary data is a data which is already existed data like magazines, journals, books and so on.

INTERPRETATION

Majority (73%) of the respondents are Male.

Figure 2

Primary reason for investing of the respondents

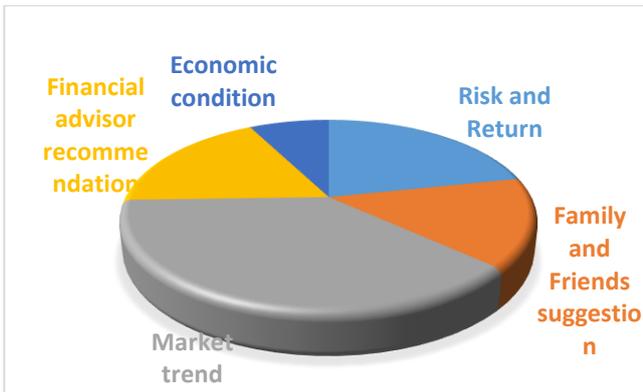


INTERPRETATION

Majority (34%) of the respondents are investment for wealth creation.

Figure 3

Influences your investment decisions of the respondents

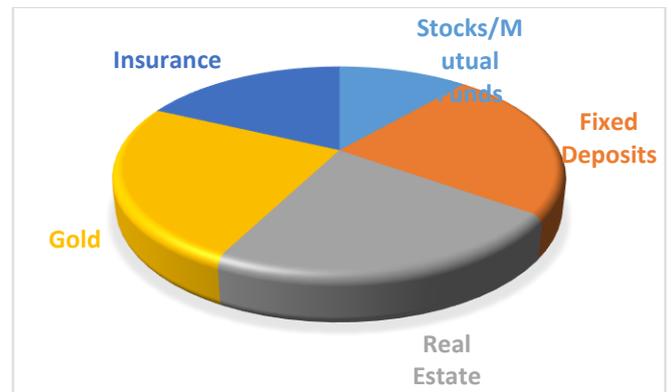


INTERPRETATION

Majority (38%) of the respondents are Market trends

Figure 5

Type of investment of the respondents

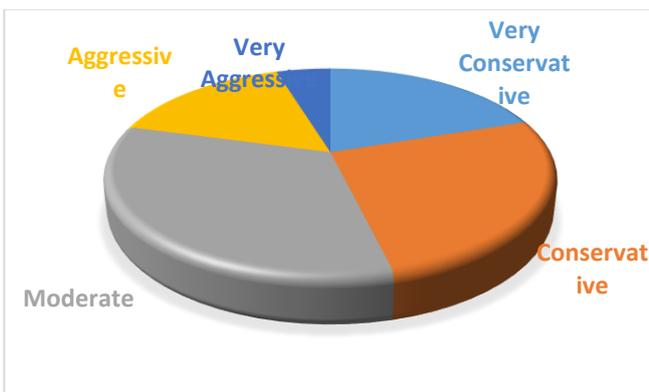


INTERPRETATION

Majority (25%) of the respondents invest in Gold.

Figure 4

Risk taking ability of the respondents

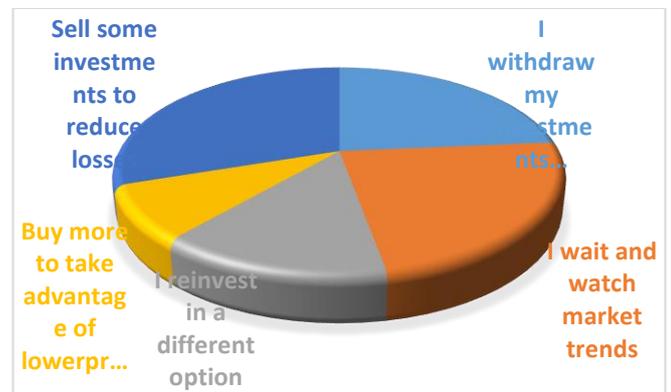


INTERPRETATION

Majority (33%) of the respondents are Moderate.

Figure 6

financial loss of the respondents



INTERPRETATION

Majority (30%) of the respondents are sell some investment to reduce losses.

Figure 7

Financial literacy of the respondents



INTERPRETATION

Majority (36%) of the respondents are Rarely

Figure 9

Investment strategy of the respondents

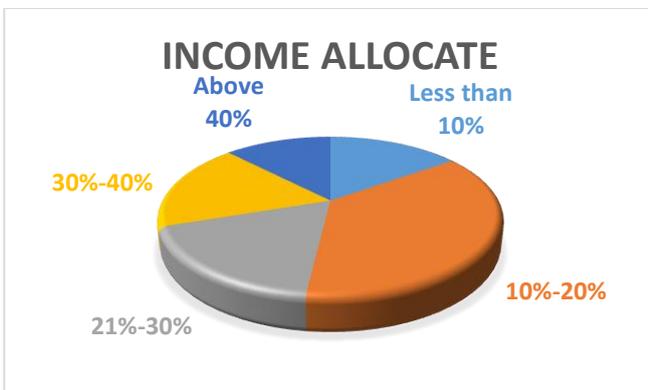


INTERPRETATION

Majority (44%) of the respondents are Conservative (Low-Risk, Long-Term Growth).

Figure 8

Income allocate of the respondents



INTERPRETATION

Majority (37%) of the respondents are 10%-20%.

Figure 10

Satisfaction level of investment decision of the respondents



INTERPRETATION

Majority (32%) of the respondents are Highly satisfied about their investment decision.

Figure 11

REGRESSION ANALYSIS

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.308	1	17.308	10.630	.002 <sup>b</sup>
	Residual	169.343	104	1.628		
	Total	186.651	105			

a. Dependent Variable: satisfied

b. Predictors: (Constant), financial knowledge

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
1	(Constant)	2.529	.286		8.852	<.001
	financial knowledge	.293	.090	.305	3.260	.002

a. Dependent Variable: satisfied

H0: There is no significant association between influences of financial knowledge towards overall investment decision satisfaction level.

H1: There is a significant association between influences of financial knowledge towards overall investment decision satisfaction level.

**INTERPRETATION**

The p-value (significant value) is 0.002.

- Since  $p < 0.05$ , we reject the null hypothesis that financial knowledge has no effect on satisfaction level. we accept the alternate hypothesis.
- There is a significant association between influences of financial knowledge towards overall investment decision satisfaction level.

Figure 12

**CHI-SQUARE ANALYSIS**

H0: There is no significant association between influences of Risk taking ability towards Types of investment prefer.

H1: There is a significant association between influences of Risk taking ability towards Types of investment prefer.

**Case Processing Summary**

	Cases	Valid		Missing		Total	
		N	Percent	N	Percent	N	Percent

**Risk taking ability \* Types of investment prefer Cross tabulation**

Risk taking ability		Count	Types of investment prefer					Total
			1	2	3	4	5	
			1	Count	6	2	3	
	Expected Count	2.4	5.0	4.8	3.8	5.2	21.0	
	2	Count	2	8	7	6	5	28
	Expected Count	3.2	6.6	6.3	5.0	6.9	28.0	
	3	Count	1	8	10	4	12	35
	Expected Count	4.0	8.3	7.9	6.3	8.6	35.0	
	4	Count	1	7	3	4	2	17
	Expected Count	1.9	4.0	3.8	3.0	4.2	17.0	
	5	Count	2	0	1	2	0	5
	Expected Count	.6	1.2	1.1	.9	1.2	5.0	
Total	Count	12	25	24	19	26	106	
	Expected Count	12.0	25.0	24.0	19.0	26.0	106.0	

INTERPRETATION

The p-value (significant value) is 0.043.

- Since  $p < 0.05$ , we reject the null hypothesis that risk taking ability has no effect on types of investment prefer. we accept the alternate hypothesis.
- There is a significant association between influences of Risk taking ability towards Types of investment prefer.

FINDINGS

- Majority (43%) of the respondents are wealth creation.
- Majority (38%) of the respondents are Market trends.
- Majority (25%) of the respondents invest in Gold.
- Majority (30%) of the respondents are sell some investment to reduce losses
- Majority (29%) of the respondents are Financial advisors.
- Majority (44%) of the respondents are Conservative (Low-Risk, Long-Term Growth).
- Majority (32%) of the respondents are Highly satisfied about their investment decision.

SUGGESTIONS

- Hold sessions on budgeting, saving, and investment planning to enhance overall financial awareness among employees.
- Work together with financial institutions to assist employees in initiating low-cost, long-term SIPs with automated deductions.
- Provide regular one-on-one meetings with certified financial planners to advise employees according to their income and risk profile.
- Distribute brochures, pamphlets, or digital materials on types of investments, risk management, and tax-saving strategies.
- Inform employees about balanced portfolios—combining low-risk (FDs, gold) with moderate-risk choices (mutual funds, ELSS).

CONCLUSION

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	26.893 <sup>a</sup>	16	.043
Likelihood Ratio	27.315	16	.038
Linear-by-Linear Association	.154	1	.695
N of Valid Cases	106		

a. 16 cells (64.0%) have expected count less than 5. The minimum expected count is .57.

The research on the investment behaviors of employees at R K Hollow Blocks provides important insights into their financial habits, preferences, and the factors influencing their decisions. The majority of employees display a conservative investing style, preferring traditional options like gold, fixed deposits, and insurance, which reflects a lower risk tolerance and minimal engagement with contemporary investment vehicles. Elements such as monthly earnings, job position, and financial knowledge significantly influence their investment selections. Although most aspire for wealth accumulation and income generation, the general awareness and comprehension of diverse investment options are only moderate. The results indicate an urgent requirement for financial education and tailored guidance to assist employees in making informed decisions that correspond with their objectives and risk appetite. Promoting systematic investment strategies, enhancing financial literacy, and providing access to professional advice can substantially enhance employees' financial health and long-term stability. This research acts as a crucial basis for upcoming efforts aimed at creating a more financially knowledgeable and empowered workforce.

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