



## **‘A STUDY OF INVESTOR ATTITUDE TOWARD INVESTMENT WITH REFERENCE TO MY SAMRUDDHI INVESTWISE PRIVATE LIMITED.’**

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### **ABSTRACT**

This Study aims to explore and analyse investor attitudes toward investment opportunities with a specific focus on My Samruddhi Investwise Private Limited. The study investigates the factors that influence investor decisions, such as risk tolerance, financial literacy, and market conditions, and how these factors shape the perception of investment products offered by the company. Using a combination of qualitative and quantitative research methods, including surveys and interviews with existing investors, the study identifies key trends, preferences, and challenges faced by investors in their decision-making process. The findings are expected to provide valuable insights into the attitudes and behaviour's of investors, helping My Samruddhi Investwise Private Limited refine its investment offerings and marketing strategies. Additionally, the research contributes to a deeper understanding of the broader investor psyche in the context of the Indian financial market, with implications for both financial institutions and policymakers.

### **KEYWORDS:**

Investor Attitude, Investment Behavior, Risk Tolerance, Financial Literacy, Investment Decision, Investor Perception, Investment Preferences, Financial Products, Market Conditions, Behavioral Finance, Indian Financial Market, Investor Psychology, Investment Strategy.

### **INTRODUCTION**

Investment decisions are a critical aspect of personal and institutional financial management, influencing wealth creation, risk management, and long-term financial security. In a dynamic and rapidly evolving financial landscape, understanding the factors that shape investor attitudes is vital for both investors and financial institutions. Investor behavior is driven by a complex set of factors, including risk tolerance, financial knowledge, trust in financial institutions, and perceptions of economic conditions. As the Indian investment market grows, numerous companies, such as My Samruddhi Investwise Private Limited, have emerged, offering diverse investment options to cater to a wide range of investors.

My Samruddhi Investwise Private Limited is a prominent financial services firm that provides investment solutions across various sectors, aiming to serve the evolving needs of investors. Despite the growing number of investment opportunities, many investors remain uncertain about how to best allocate their resources, with attitudes toward investment often shaped by their level of financial literacy, understanding of market risks, and past experiences. Therefore, it is essential to study investor attitudes toward investment products offered by My Samruddhi Investwise, as these attitudes can significantly influence both investor behavior and the company's business strategies.



## OBJECTIVES OF STUDY:

1. To explore investors' perceptions and opinions about investing with Samruddhi Investwise Private Limited.
2. To understand investors' mind sets and sentiments towards the company's Investment opportunities.
3. To identify investors' investment preferences and priorities when considering Samruddhi Investwise Private Limited.

## LITERATURE REVIEW:

### **1. Mukherjee & Sushmita (2008) – Globalization**

Explanation: Their study highlighted how capital market reforms and India's integration with global markets attracted foreign investment, linking strong returns in India to stock market movements in other major Asian markets and the U.S.

### **2. Mishra & Kumar (2011) – Investor Knowledge**

Explanation: This research focused on how mutual fund investors' knowledge (both objective and subjective) impacts their behavior in retrieving and processing investment information, affecting decision-making.

### **3. Agarwal (2011) – Performance**

Explanation: Agarwal's study examined the performance of mutual funds in India, revealing that factors like investor savings habits, market regulation, and trust in fund managers contribute significantly to mutual fund growth and market globalization.

## RESEARCH METHODOLOGY:

### **Method of study:-**

Research methodology is a structured approach used to gather and analyze data to answer specific questions or solve problems. This approach helps guide researchers in selecting the right methods for data collection. The goal is to create a clear framework for conducting the study. Ultimately, research methodology ensures that the research process is organized and reliable.

### **Data collection :-**

For data collection, we used both surveys and focus group discussions. We administered structured questionnaires to gather quantitative data on participants' savings, income, and investment preferences. These surveys were conducted in-person at locations near workplaces and railway stations. We also held focus group discussions with a smaller group to explore their investment decision-making in more detail.

**Sample and sampling techniques :-**

We used random sampling to select our participants from a target population of working professionals. We categorized the population based on factors like age, income, occupation, and location. This method ensured a diverse and representative sample. Random selection minimized bias and helped us gather reliable data.

**Data analysis**

Quantitative data analysis revealed the following:

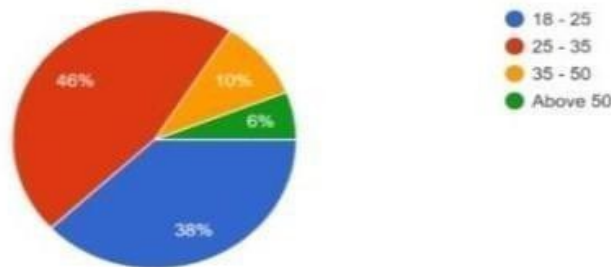
**Demographic factor:**

Age, gender, and annual income are key demographic factors in data analysis that help understand people’s behavior and choices. Age shows different life stages and financial habits, such as younger individuals focusing on growth and older ones prioritizing stability. Gender can influence preferences, spending patterns, and risk tolerance, with some differences in how men and women approach finances. Annual income reflects a person’s capacity to spend, save, and invest, with higher incomes allowing more financial flexibility. Analyzing these factors together helps identify trends, target specific groups, and make informed decisions effectively.

**DATA ANALYSIS AND INTERPRETATION:**

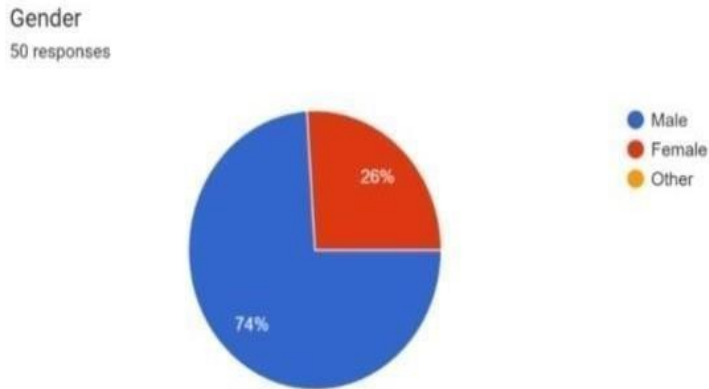
● **AGE**

Age  
50 responses



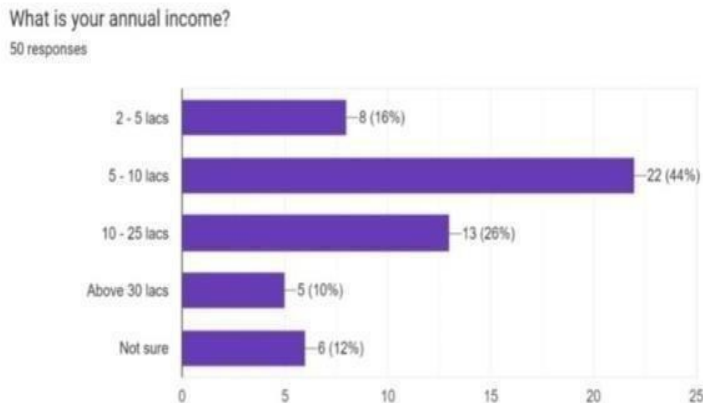
The pie chart shows that most respondents are aged 25-35, a key group for investment as they are just beginning to earn. This age range is our target for financial awareness seminars. Younger investors (18-25) prefer high-risk, growth-focused options like equity funds. Those aged 35-50 focus on future needs, like education and retirement. Above 50, most prefer low- risk, stable investments for retirement.

● **GENDER**



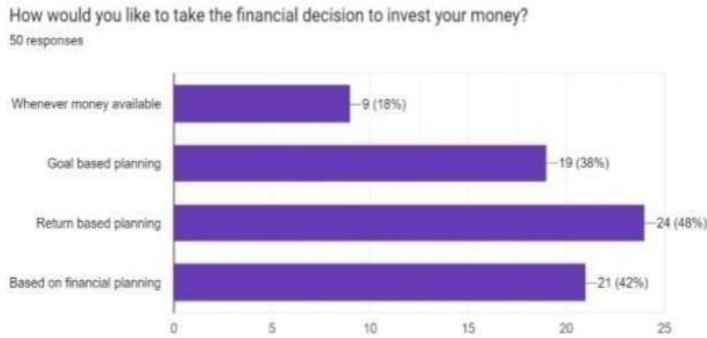
The sample shows more men (74%) than women (26%) interested in investing, highlighting a gender gap. Women participate less, possibly due to limited knowledge, fear of risk, or lack of funds.

● **WHAT IS YOUR ANNUAL INCOME ?**



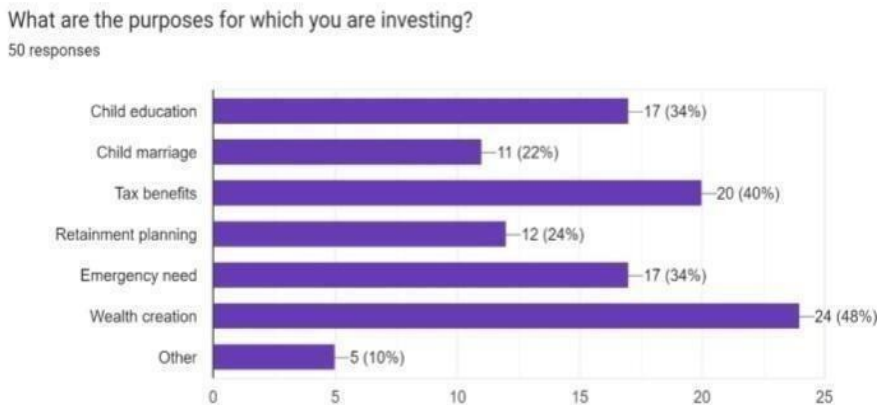
The bar graph shows that 44% of people earn 5-10 Lakhs annually, making it the largest income group. The second largest group (26%) earns 10-25 Lakhs, indicating a good portion of higher earners. About 16% earn 2-5 Lakhs, representing lower-income individuals. Only 10% earn above 30 Lakhs, showing fewer high earners. Additionally, 12% are unsure of their income, possibly due to instability or lack of awareness.

● **HOW WOULD YOU LIKE TO TAKE THE FINANCIAL DECISION TO INVEST YOUR MONEY ?**



The bar graph shows that most people invest based on returns (48%) and financial planning (42%), highlighting a focus on profits and long-term strategies. A smaller group invests spontaneously when they have extra funds. Others invest to meet specific financial goals, showing a goal-oriented approach. Overall, returns and planning drive most investment decisions.

● **WHAT IS THE PURPOSES FOR WHICH YOU ARE INVESTING ?**



The bar graph highlights key investment purposes. Wealth creation (48%) is the top priority, reflecting a desire for financial growth and independence. Tax-saving (40%) and children’s education (34%) are also major drivers, addressing long-term goals and high costs. Other common purposes include building a safety net (34%), retirement planning (24%), and funding children’s marriages (22%). A smaller group (10%) invests for personal reasons like buying a home or starting a business.



## **FINDINGS:**

- The trend for investment is changing rapidly besides the traditional pattern of investment and people today they are ready to undertake risk and also bear the volatility of changing mutual fund market scenario
- This shows that people with Middle Income Group are more attractive this market and are ready to bear the risk.
- It is observed that 75% investors have invested open ended schemes that they want higher returns on their investment rather than investing in closed ended schemes in mutual fund.

## **RECOMMENDATION :**

- Tailored Educational Programs: Develop and implement educational programs tailored to the specific needs and knowledge gaps identified in the study. These programs should cover a broad spectrum of financial literacy topics, catering to different age groups and income levels.
- Digital Platforms and Mobile Apps: Leverage digital platforms and mobile applications to disseminate financial literacy information. Interactive and user-friendly apps can engage residents and facilitate continuous learning.
- Community Workshops and Seminars: Organize community workshops and seminars on Investment, collaborating with local experts, financial institutions, and educational institutions. These events can create a forum for residents to ask questions and interact with financial experts.

## **CONCLUSION:**

In conclusion, the study of investor attitudes towards investment, particularly in the context of Samruddhi Investwise Pvt Ltd, highlights the significant impact of financial knowledge, risk perception, and demographic factors on investment behavior. The findings suggest that enhancing investor education and awareness is crucial for fostering informed and confident investment decisions. Additionally, understanding the diverse attitudes and behaviour's of investors can enable Samruddhi Investwise to tailor their financial products and advisory services to better meet the needs of their clientele, ultimately leading to more effective investment strategies and higher client satisfaction.



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