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COMPARATIVE ANALYSIS OF INVESTMENT BEHAVIOR AMONG TEACHING PROFESSIONALS: PUBLIC VS. PRIVATE SECTOR EMPLOYEES

PULIMAMIDI KEERTHI

Research Scholar

Department of Business Management,
Osmania university

Dr. V. SAMUNNATHA

Department of Business Management,
Osmania university

ABSTRACT

India is one of the fastest growing economies in the world. Over the last decade, both government and private industry have endeavored to bring about an environment conducive to growth. This is increasingly reflected in better earnings and higher disposable incomes for the working population. The current research study focused on the behaviour of investors towards investment decision considered to be highly remunerative. Most of the financial theories are based on the idea that everyone is rational and before making any decisions take careful account of all the available information which is not the case in reality. Behavioral finance refers to the theories, which are based on psychology. It is an attempt to understand how emotions and cognitive errors influence investors' behaviors.

It focuses upon how investor interprets and acts on information to take investment decisions. It explains that individuals do not always act rationally in their financial decisions and that their behaviour causes them to make different choices about their financial decisions. Behavioral finance is a field of study which has gained importance in recent times. The study was concerned with primary data. The data were collected from individuals who were willing to the information on their financial behaviour by adopting informational referral sampling technique, through carefully by structured questionnaire, constituted 800 respondents. The study was conducted from 2018- 2023. Various statistical tools like descriptive analysis, ANOVA, chi-square and Garrett ranking technique were applied in this research.

1.0 INTRODUCTION

In today's highly competitive world, the key to the success of any business largely depends on customer satisfaction. Therefore, meeting the needs of customers has become very important for many private schools. Private schools that focus on customer satisfaction will not work on satisfying the company's internal customers, i.e. its employees. Employees are considered an important asset to an organization and the success of an organization also depends on the happiness and satisfaction of its employees. "Companies that invest in the professional and personal development of their employees will gain a competitive advantage over their competitors and have a strong workforce," said Mike Jeram. Employers must understand that motivated employees lead to success, not those who expect success. It's a decent life, but it's a good life.

They are motivated by factors such as adequate working conditions, health and safety practices, growth and development, adequate wages, etc. Employees who are not satisfied with their work will not perform better. Two major competitive issues that private schools

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EMAILID:anveshanaindia@gmail.com,WEBSITE:www.anveshanaindia.com

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face are high employee turnover and dissatisfaction. There is a strong relationship between being happier at work and being happier at work.

Most developing countries, including India, face a great challenge in raising capital for development activities, and it is difficult to escape the vicious cycle of poverty, low income, low savings, low investment and low income less work, etc. To achieve high levels of growth, countries like India require a very high return on investment. The main focus of the plan is investment as the main vehicle for economic growth and increasing national income. Investment should be considered the final decision, and the capital structure should be supported with sufficient savings for investment creation. Beating the current value for an unknown price is called investing, which is very interesting, challenging and rewarding.

 In most cases, risk and reward go hand in hand. Investment behavior refers to the decision-making process an individual undertakes in allocating resources to various financial instruments with the expectation that returns will be generated over time. Understanding the investment behaviour of academics is important because it provides insight into how this special population manages their financial assets, assesses risk, and plans for future financial security.

Academics in the public and private sectors are an important part of the workforce. Many of your financial needs and considerations are influenced by factors such as job security, income stability, and access to retirement benefits. Their investment behaviour is shaped by a combination of personal preferences, financial knowledge, economic practices and organizational factors.

Public vs. Private sector workers

Private sector workers:

Generally enjoy better job security and stable incomes. Defined benefit pension plans are often available, providing guaranteed retirement income based on years of service and payment history. They are more aggressive in their investment choices, which ensure long-term stability and security in high-risk, high-value areas. Guidelines and policies may limit your investment options. Private sector workers: More job security and variety of income. You are more likely to have a defined contribution plan (such as a 401(k) plan) where your retirement benefits depend on the investment performance of your contributions. They can exhibit a wide range of risk-taking behaviours, with some willing to take higher risks and potentially greater rewards. You often have more freedom to choose investment options, such as stocks, mutual funds, real estate and other financial products.

2.0 LITERATURE REVIEW

Gandhi. M; (2016) All sound financial decision makers prefer to avoid losses, value benefits more than costs, reduce risk, and increase the value of investments. Loss aversion

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refers to the unwillingness to recognize losses. Avoid it even if it is a good choice. How can death be the best? Let's say you bought a stock for $100 per share. Six months later, the stock price had fallen to $63 per share. You decide not to buy the shares so you don't know the risk. However, if there are other stocks with better returns, your decision will be affected. It provides a better opportunity to increase the value in the hope that it will return to its original value. The opportunity cost is greater than the profit you can make by holding the stock, but you will do your best to avoid that risk. Risk is when we reject the real cost and choose a cheaper alternative. The aim of this paper is to identify various factors that affect investment decisions and financing behaviour..

C. Angel christy praveena; (2012) All sound economic decision makers prefer to avoid losses, value benefits more than costs, reduce risk, and increase the value of investments. Loss aversion refers to the unwillingness to recognize losses. Avoid it even if it is a good choice. How can death be the best? Let's say you buy a stock for $100 per share. Six months later, the stock price had fallen to $63 per share. You decide not to buy the stock so you don't know the risk. However, if there are other stocks with better returns, your decision will be affected. It provides a better opportunity to increase the value in the hope that it will return to its original value. The opportunity cost is greater than the profit you can make by holding the stock, but you will do your best to avoid that risk. Risk is when we reject the real cost and choose a cheaper alternative. The aim of this paper is to identify various factors that affect investment decisions and financing behaviour.

Alquraan, T., Alqisie, A., & Al Shorafa, A. (2016) Investment in various sectors is the main determinant of economic growth. The investment needs of both the private and public sectors are largely met with public financing. In the public sector, investment needs are met by government revenue from the general public. Female workers are willing to save a portion of their current income to cover future needs, such as building a house, getting married, and contingencies. The main objective of this study is to analyze the investment behavior related to the saving habits of the female class and the effect of the amount of savings on the investment decisions of the upper class. In addition, this study focused on the needs of women workers for various investment opportunities, investments and models. This study will determine what motivates women workers to choose specific investment opportunities and the impact of investments on their livelihoods. This study focuses on the investment methods available to investors. This study attempted to examine the investment preferences of investors..

Amaraveni, D. P., & Archana, M. (2017) This paper reviews the current state of private sector involvement in knowledge investment and presents policy recommendations. A cross-sectional research design was used in this study. An in-depth descriptive analysis of private sector investment in skills and public schooleducation in Kenya was conducted. A sample survey of 137 private higher education institutions was conducted in 2003/04. The key informants who answered the questionnaire were the principals and general managers of the student institutions. More than three-quarters of private institutions of higher education and

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less than a quarter of commercial public schools are affiliated with other institutions, domestic or foreign. However, the majority of private institutions are public schoolinstitutions, most of which started operating after 1990. Private investment in higher education institutions has increased rapidly since 1990. Investors consider factors such as catchment area, affordability and availability when choosing a place. Buildings and structures. While investing in education is a long-term investment, most sole proprietors do not own the land on which their business is located. This is mainly due to high land costs and the lack of political and legal framework in areas considered suitable for hosting private public schools. Most of the institutions offered soft courses run by women instead of technical courses and technical programmes. Although tuition fees for foreign students are very low, Kenya has an education income with foreign students spending 25 billion Kenyan shillings annually. Private businesses, corporations, and religious private schools are the primary funders of private education..

3.0 METHODOLOGY

The methodology includes data and sources of data, sample size, area of the study and framework of analysis. The study is based on primary and secondary data. Primary data have been collected from 800 respondents through a structure questionnaire covering different groups of peoples. The secondary have been collected from various books, magazine, journals, news papers and websites.

The samples sizes of 725 respondents were taken for the research work. The sampling technique followed in this study is probability sampling. Simple random techniques are used to select the respondent from the available database. In order to analyse the collected data, the following tools were used. Simple percentage analysis: it states the frequency and percentage of the customers profile, attitude and opinion regarding peoples.

Tools for Analysis

The collected data were classified, tabulated and analyzed by using statistical and mathematical tools and techniques like percentages, mean, mode and standard deviation, Correlation analysis, Freedman"s test was used to test the hypothesis. The statistical results were derived with the help of the software called Statistical Package for Social Sciences (SPSS).

The Methodology is a required aspect of any research of investigation. It enables the prosecutor to look at the problem in a systematic meaningful and in an orderly way. The Methodology contains sources of data, selection of data and analyzing the data. The researcher has collected information from the users through Google forms by issuing questionnaire.

After collecting the data it is analyzed with suitable statistical tools. For this purpose, the unorganized data were organized in a systematic manner. Different statistical tools are used

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by the researcher to analyze the primary data. Relevant statistical tools and techniques such as chi-square test, Two-way ANOVA, were used for analyzing and interpreting the collected data.

Research is a methodological and practical approach to investigate for relevant information on a defined subject. The advance learner's glossary of current English states that research is an investigation made with utmost care or investigation, especially thorough search for fresh information in every category of knowledge. The analysis study attempts to explain a specific phenomenon and is in essence definitive. The Descriptive research design is the most appropriate design that best addresses the research objectives of the study.

The researcher has found a research gap founded on the literature review. The investigator has attempted to explore the relationship between financial attitude, financial behavior, financial management skill, investment decision, demographic and socio – economic variables. The researchers have also attempted to prove that there exists a connection amongst three components of financial literacy namely; financial behavior, financial attitude, and financial management skill. This chapter presents the details of the research methodology which includes, tools used for the study, variables, and scales used in the questionnaire and the result of reliability analysis.

Tools Used For Analysis
The research tools used for the study vary according to the objectives framed in the study.

Factor Analysis
Factor analysis is a mathematical approach that makes it easier to calculate basic attributes from a collection of related variables. It is a method of data reduction used to minimize a greater number of variables to a smaller collection of fundamental factors that summaries the essential data contained in the variables. The factor analysis is mainly employed for two purposes in any study on social sciences and management.

•   Factor reduction

•   Identifying important factors

Exploratory factor analysis is utilized in this research study.

Correlation Analysis
Correlation is an analysis that depicts the association of two variables. The study of the correlation is carried out to verify the relationship between the variables.

Multiple Regression
Multiple regression is a bivariate correlation extension. The result of regression is an equation which, from several independent variables, indicates the greatest prediction of a dependent variable. As independent variables are correlated with one another and with the dependent variable, regression analysis is used.

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4.0 RESULTS

Awareness on investment alternatives is a part of financial literacy. Financial literacy means a set of skills and knowledge that helps in understanding the various aspect of financial investments and enables an effective decision making process. Awareness means knowledge of the existence of a particular truth, event or thing. Awareness is commonly considered to be the first stage in the process of investment decision. Investors" awareness means the prospective or existing investor is conscious and is having the knowledge of the existence of the investment avenues for investing the savings.

Investors are expected to know about the various investment alternatives available to make effective investment decision. Knowledge about the various investment avenues facilitate comparison of merits and limitations each alternative. The awareness about investment alternatives is shaped by external sources like print and electronic media, brokers/agents, financial consultants, advertisements in internet, etc. Awareness of investors is a continuous process by which an investor comes to learn about the investment avenues due to introduction of new types of investments launched by the financial sector.

An attempt has been made in this chapter to analyse the awareness and attitude of school teachers towards investment alternatives. The awareness of the respondents regarding the

i.   various investment options,

ii.   different aspects of investments,

iii.   sources of information for investment options,

iv.   persons who influence investment
choices was analyzed in this section.

Level Of Awareness Of Investors About Investment Options

The awareness of the respondents about various investment options available such as Bank Deposits, Post office savings, PF (Provident Fund), Life Insurance Schemes, Bullions, Bonds, Shares, Debentures, Real Estate, Mutual Funds, Chit Funds was elicited. The level of awareness of the respondents of the study on investment alternatives has been presented in Table.

Table level Of Awareness Of The Respondents About Various Investment Options

	Very Low Awareness / Not Aware	Low Awareness	Moderately Aware	Aware	Highly Aware	Total

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	N	%	N	%	N	%	N	%	N	%	
Bank Deposits	16	8	16	4	82	16	180	36	686	**70**	980
Post office savings	18	8	50	10	132	26	330	68	450	**46**	980
PF (Provident Fund)	50	20	50	10	154	32	210	42	516	**53**	980
Life Insurance Schemes	36	16	80	16	15	32	178	36	532	**54**	980
Bullions	120	48	154	32	172	36	280	**58**	254	26	980
Bonds	86	36	162	34	268	54	190	38	264	**28**	980
Shares	84	36	272	**56**	202	42	172	36	25	26	980
Debentures	192	80	196	40	206	42	164	34	218	**22**	980
Real Estate	92	36	154	32	172	36	182	38	380	**39**	980
Mutual Funds	112	44	130	26	198	40	168	34	372	**38**	980
Chit Funds	94	44	138	28	174	36	164	36	390	**40**	980

Table shows that 70 per cent of the respondents were highly aware of Bank deposits and 18 per cent of the respondents were aware of it. Therefore, it is inferred that majority of the respondents have high awareness about Bank Deposits.

About „Post Office Savings", 13 per cent of the respondents were moderately aware, 34 per cent of the respondents were aware and 46 per cent of the respondents were highly aware of it.

Regarding „PF (Provident Fund), 16 per cent of the respondents were moderately aware, 21 per cent of the respondents were aware and 53 per cent of the respondents were highly aware of it.

16 per cent of the respondents were moderately aware, 18 per cent of the respondents were aware and 54 per cent of the respondents were highly aware of „Life Insurance Schemes".

It is evident from Table that in respect of „Bullions", 18 per cent of the respondents were moderately aware, 29 per cent of the respondents were aware and 26 per cent of the respondents were highly Aware it .

Regarding the „Bonds", 17 per cent of the respondents have very low awareness, 27 per cent of the respondents were moderately Aware, 19 per cent of the respondents were Aware and 28 per cent of the respondents were highly aware of bonds.

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28 per cent of the respondents have low awareness, 21 per cent of the respondents were moderately aware, 18 per cent of the respondents were aware and 26 per cent of the respondents were highly aware of the investment option„Shares".

About „Debentures" 20 per cent of the respondents have very low awareness / not aware another 20 per cent of the respondents have low awareness, 21 per cent of the respondents were moderately aware and only 22 per cent of the respondents were highly aware of debentures.

16 per cent of the respondents have very low awareness, 18 per cent of the respondents were moderately aware, 19 per cent of the respondents were aware and 39 per cent of the respondents were highly aware of „Real Estate".

20 per cent of the respondents have moderate awareness and 38 per cent of the respondents have high awareness about „Mutual Funds".

40 per cent of the respondents were highly aware of „Chit Funds" and 18 per cent of the respondents were aware of it.

It is found from the analysis that, majority of the respondents were highly aware of Bank Deposits, Post Office Savings, PF (Provident Fund), Life Insurance Schemes. Nearly one-third of the respondents were highly aware of investment avenues like Real Estate, Mutual Funds and Chit Funds. Relating to Shares, majority of the respondents have low awareness.

In order to identify the investments option about which the respondents have high awareness, Friedman"s test analysis was used and the results are given in Table.

Table Level Of Awareness About Various Investment Options – Friedman Test Results

Investment Options	Mean	SD	Mean Rank	Reliability
Bank Deposits	17.06	3.36	16.24	**3.656**
Post Office Savings	14.34	1.94	14.14	
PF (Provident Fund)	10.22	2.32	28.36	
Life Insurance Schemes	46.22	2.32	14.16	
Bullions	2.8	2.7	**10.06**	
Bonds	4.82	2.58	10.28	
Shares	10.48	2.66	**8.72**	
Debentures	16.04	1.43	**4.41**	
Real Estate	9.62	1.38	5.73	
Mutual Funds	2.57	1.40	5.65	

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Chit Funds	1.62	1.40	5.83	

It could be noted from the table that among the 11 investment options, respondents have high awareness about "Debentures" followed by the "Shares". "Bullions" was ranked third and the reliability was 0.914.

Analysis Of Mean Scores Of Awareness About Various Investment Options (Average Score Analysis)

The significant difference between the mean scores regarding the awareness about various investment options was analysed using the inferential statistics of Analysis of Variance (ANOVA) and the Z test after verifying the normality assumption by Q-Q Plot technique. The test for mean score analysis of the Analysis of Variance (ANOVA) test procedure is used to compare mean scores of more than two groups. The procedure assumes that the variances of the groups are equal and it was tested with Levene"s test statistics and is used to test the significant difference between the mean score among the respondents regarding awareness about various investment options. Test for mean scores regarding the awareness about various investment options were tested with ANOVA test procedures and the results of the analysis are given in Table.

Null Hypothesis

H0 : There is no significant difference in the mean scores based on demographic variables for the awareness about various investment options.

The table displays the descriptive statistics of the sample size, mean, standard deviation and Mean %. The table also shows that the F & t statistics, calculated as the ratio of the variances. The column p value shows the probability value from the F & t distribution respectively.

Once we have determined that differences exist among the means, post hoc range tests can determine which means differ. Duncan"s tests identified the homogeneous subsets of means that are not different from each other and the results were also given in the Table by showing the homogeneity subsets within which the groups fall in.

Table Awareness About Various Investment Options – Mean Scores

Demographic Variables		N	Min	Max	Mean	SD	Mean %	Z	p
School	Public school	168	34	110	43.74	10.77	**79.54**	1.15	0.002**
	Private school	482	11	55	40.11	9.87	72.93		
Gender	Male	250	14	55	43.16	9.62	**78.47**	3.88	< 0.001**
	Female	620	11	55	39.50	10.20	71.83		
	Up to 30	286	11	55	38.67	10.18	70.31		

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Age (Years)	31 - 40	446	14	55	40.30	10.07	73.28	9.40	< 0.001**
	41 - 50	182	14	55	42.82	9.65	77.86		
	Above 50	66	33	55	47.94	7.75	**87.16**		
Educational Qualification	Intern	92	11	55	39.39	10.95	71.62	8.162	< 0.001**
	Degree	102	27	55	45.51	8.71	**82.75**		
	B.Tech	436	14	55	39.57	10.01	71.95		
	MTech/MBA	162	23	55	44.48	10.26	80.88		
	MSC/Higher	88	22	55	37.61	7.94	68.39		
Marital Status	Married	796	14	55	41.51	9.75	**75.48**	3.22	0.001**
	Unmarried	184	11	55	37.77	11.23	68.68		
Nature of the Family	Nuclear Family	610	11	55	41.24	9.94	**74.98**	1.52	0.129
	Joint Family	270	16	55	39.68	10.61	72.15		
Family Monthly Income(`)	Up to 1,00,000	560	11	55	39.22	9.53	71.31	10.082	< 0.001**
	1,00,001-2,00,000	172	14	55	40.56	10.27	73.74		
	2,00,001-3,00,000	128	20	55	42.70	10.81	77.64		
	Above. 3,00,000	120	22	55	46.58	9.77	**84.70**		
Number of Members in the Family	Up to 2	86	19	55	42.53	11.54	77.34	1.746	0.157
	Three	252	14	55	39.21	9.78	71.30		
	Four	420	11	55	41.45	9.35	**75.37**		
	Above 4	222	16	55	40.74	11.24	74.07		
Number of earning Members in the Family	One	182	14	55	43.67	10.66	**79.40**	4.132	0.007**
	Two	554	11	55	39.97	9.62	72.67		
	Three	192	16	55	39.76	10.19	72.29		
	Above 3	52	14	55	43.62	11.66	79.30		
Total		**980**	**22**	**110**	**81.62**	**20.28**	**158.4**		

With respect to the Marital Status, the highest mean score of (41.51 □ 9.75) which is 75.48% is obtained for „Married respondents" whereas, the lowest mean score of (37.77 □ 11.23) which is 68.68% was obtained for

„Unmarried respondents". Awareness about various investment options shows that

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with respect to the Nature of the Family, the highest mean score of (41.24☐ 9.94) which is 74.98% is obtained for „Nuclear Family" whereas, the lowest mean score of (39.68 ☐ 10.61) which is 72.15% was obtained for „Joint Family".

The awareness about various investment options shows that with respect to the Number of Members in the Family, the highest mean score of (41.45 ☐ 9.35) which is 75.37% is obtained among the respondents have Four with One earning Members in the Family showing the mean score of (43.67 ☐ 10.66) which is 79.40%.

Since the p value is less than 0.01 for the demographic variables of type of Institution, Gender, Age, Marital Status, Educational Qualification, Designation, Family Monthly Income, Number of earning members in the Family, it is concluded that there is a highly significant difference in the mean scores with respect to these demographic variables regarding the Awareness about various investment options.

Awareness On Different Aspects Of Investments

There is a general notion that highly educated people know much about investment in Government bonds and corporate securities. The awareness among school teachers on different aspects of security investments was elicited in terms of s „NAV, Entry load / Exit load, Market risk, Redemption, Types of options, Buy back options, Information / documents to be submitted, Lock-in-period" and the results are presented in Table.

Table Awareness On Different Aspects of Investments

Different Aspects of Investment	Very Low Awareness / Not Aware		Low Awareness		Moderately Aware		Aware		Highly Aware		Total
	N	%	N	%	N	%	N	%	N	%	
Net Asset Value	266	52	256	34	168	44	216	14	72	**54**	980
Entry load / Exit load	82	16	242	50	204	42	266	**54**	186	38	980
Market Risk	80	16	240	48	172	36	268	**54**	220	44	980
Redemption	108	22	272	**56**	222	46	186	38	192	40	980
Types of Options	100	20	266	**54**	218	44	202	42	194	40	980
Buy back Options	94	20	274	**56**	236	48	200	40	176	36	980
Information / Documents to be submitted	112	22	262	54	285	**58**	134	28	188	38	980
Lock-in-Period	116	24	248	50	264	**54**	172	36	180	36	980

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It is evident from Table that 17 per cent of the respondents were moderately aware, 26 per cent of the respondents were aware of and 27 per cent of the respondents were highly aware of „Net Asset Value".

Regarding „Entry Load / Exit Load" aspect, 21 per cent of the respondents were moderately aware, 27 per cent of the respondents were aware and 19 per cent of the respondents were highly aware of it.

18 per cent of the respondents had moderate awareness, 27 per cent of the respondents had awareness and 22 per cent of the respondents had high awareness on the „Market Risk" aspect.

The level of awareness on „Redemption" was low for 28 per cent of the respondents, moderate for 23 per cent of the respondents. 19 per cent of the respondents were Aware and 20 per cent of the respondents were highly aware of redemption aspect of Bonds and corporate securities.

27 per cent of the respondents have said that they have low awareness on „Types of Options", 22 per cent of the respondents have said that they have moderate awareness while 21 per cent of the respondents have said that they are aware of Type of option.   Another 20 per cent of the respondents have stated that they are highly aware of the type of options of the Bonds.

5.0 CONCLUSION

The analytical study on the investment behaviour of teaching professionals, with a focus on public and private sector employees, provides a comprehensive understanding of the factors influencing their financial decisions and the patterns observed in their investment choices. This study sheds light on the differences and similarities between public and private sector teaching professionals, offering valuable insights for financial advisors, policymakers, and the individuals themselves.

The study concludes that while teaching professionals in both public and private sectors display distinct investment behaviours, common factors such as risk tolerance, financial literacy, and demographic influences shape their financial decisions. Addressing gaps in financial literacy and providing tailored financial products and supportive policies can enhance the investment behaviour of teaching professionals, leading to improved financial security and growth. These efforts will not only benefit the individuals but also contribute to the overall stability and development of the financial markets. By fostering a more informed and proactive investment culture among teaching professionals, it is possible to achieve better financial outcomes and a more resilient economic environment.

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