

An Analysis of Investors Perception towards Various Investment Avenues after Covid-19 Crisis

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ABSTRACT

The Covid-19 has affected the worldwide financial market in an incomparable way. This study is made to know how the investor perceives the current pandemic situation. The main objectives of the study are to find out whether the factors influence the investment decisions across gender, to find out the satisfaction level of investors across gender and preference of investment avenues after covid-19 Crisis. To study the perception of investors, the descriptive research design has been used. The sample unit consist of investors of Sri Balaji Stocks and Securities. The data has been collected from 110 investors with well-structured questions. The tools used for data analysis are Independent T-test, Garrett's ranking and Percentage Analysis. Investors had realized that share Market investment is much more important during the period of lock down. After the first wave of Covid-19, people started investing more in Stock Market and they have learnt the merits of it. This study concludes that Majority of the respondents prefer Gold & silver and stock market but they have not preferred mutual fund, which are the largest investment scheme. Hence the government has to take necessary steps to encourage the investors to invest in mutual funds. The younger peer group have to start investing at their earlier stage at regular basis, this would help them to save more money for their future.

KEYWORDS

Investor, Avenues, COVID-19, Pandemic, Gender.

Introduction

An Investment is an asset or an item which is acquired for generating Money in future or to increase the value appreciation. The Investment can be done in various investment avenues such as Share market, Precious object like gold, silver and stones like diamond, Mutual Funds, Post office Deposits, Bank Deposits, National Pension System, Public Provident Fund, Senior Citizen Savings Scheme, Real estates, Bonds. Etc. Investor is an individual or organization to invest their money in any of the investment avenues or in any financial Institutions with the expectation of High returns in future. The investors generally analyze the market conditions and then they prefer and invest the Investment avenues which gives high return with Minimizing of risk. The investor will build the portfolio of investment to manage the risk. The main objectives of Investment are Increasing the rate of return, minimizing the risk and the investment should be safe, easy to liquidate.

Investor Perception means how the Investor picturize or sees the various investment opportunities for their satisfaction of their wants. Knowledge of Investor Perception is relevant because the perception of investor can influence the investment patterns and his investment behavior. The preference of the investment avenues by the investor might dissent from age, gender, education, income, occupation etc.

The COVID-19 has affected the worldwide financial market in an unparalleled way. These are the ridiculous uncertain times with countries around the world suffering the unstable effect of the pandemic. Every company in the world faces the challenges caused by the health crisis. At current situation the traders are choosing to trade their shares and the investors have been dissuaded from buying stocks investor behavior is influenced by many factors while investing and decision making. This study is made to know how the investor perceives the current pandemic situation and the perception of investors at the time of investment in various investment avenues.

Need of the Study

The need of the Study is to find out the satisfaction level of investors and the preference of investment in various investment avenues after the impact of Covid -19 Crisis.

Objectives of the Study

1. To find out the perception of Investors towards Investment in various Investment Avenues after Covid 19 Crisis.
2. To Identify the major Objectives of their Investment after Covid-19 Crisis.
3. To find out the Factors that influences the Investor while making Investment decisions across Gender
4. To find out the satisfaction level of Investors and the preference of selection in various investment avenues after Covid 19 Crisis.

Review of Literature

Shivam Bharadwaj, Dr. Ankit Saxena (2020), has undertaken the study of Investors decisions for investment Avenues based on their Risk and return Profile. The study has been conducted among 60 investors in Uttar Pradesh, Published in International Journal of Advanced science and technology. The sampling technique adopted was convenient sampling. The data was analyzed using Chi-square test. The study concludes that the Agra people prefer to take their investment decisions by themselves. While making the investment decisions they are considering an approach of risk and return. The study provides an insight that there is still much to do in terms of financial and investment literacy and awareness among investor.

Pradeesh.G(2020), has undertaken the study on Impact on Investors attitude towards Various Investment Avenues in Thanjavur. The study has been conducted among 1000 investors of Thanjavur City Corporation, Published in Emperor Journal of Applied Scientific Research. Convenience Sampling method was adopted. The data was analyzed using ANOVA. The study concludes that if the younger generation starts investing at the early stage at regular basis, they can able to save more money for their future.

G. Jabez Rajan, M. Rani Subathra, Dr. S. Bulomine Regi (2020), the researcher had made a study on Investment Scheme and behavior of IT sector Investors with respect to Chennai City, published in Mukta Shabad Journal the study has been conducted among 150 salaried investors working in IT sector. Simple Random Sampling was Adopted. The data has been collected and analyzed using Mean, Median Standard Deviation, Variance, T Test and Chi-Square. The study concludes that the awareness on investment, based on the gender is not interrelated and their annual income and percentage of investment is closely related.

Dr. Priyanka Bhatt, Margi Soni (2019), the researcher had made the study on behavior and investment Pattern of investor for different investment avenues with reference to Ahmedabad City. Descriptive Cross Sectional research design has been used. The study has been conducted among 417 investors of Ahmedabad City. Convenience sampling method is used and Frequency statistics, Correlation, ANOVA, Cross tabulation has been used to analyze the data. The study concludes that the investors are keen to invest in long term and less risk products, High return and low risk and much interested to good return on their take string decisions while investing money.

Mrs. Dr. M. Jahnavi, Dr. B. Percy Bose(2019), has undertaken the study on Investment pattern towards gold futures in Bangalore, published in International Journal of Research and Analytical Reviews, the study has been conducted among 100 employees in Bangalore, Quantitative sampling method has been used and the data has been analyzed using Chi-Square and Frequency Distribution. The result of the study indicates that the objectives of Investment is for capital appreciation and also observed that only educated people are trading derivative instruments and to the commodity market.

U.M Gopal Krishna, Aliya Sultana, T. Naraya Reddy (2019), the study has been undertaken to know the perception of investors toward investment avenues. The study has been conducted among 216 investors of Kurnool district. The descriptive research has been used. The sampling method adopted was multistage sampling. The tools used to analyze the data are Multiple Regression and correlation test. The study reveals that most of the investors enter into the share market for returns and bond investors take risk and gains returns.

Shipa Sampath Kumar, Dr. Umamaheswari, Kusuma K Reddy (2019), the researcher had made a study on perception of investors towards Mutual Funds. The study has been conducted among 103 investors of Bangalore City. The descriptive research has been used. The sampling method adopted was Convenience sampling and the tools used to analyze the data was Chi-Square and Correlation test. The researcher has concluded that the measures should be taken to increase the confidence and morale of the investors which can be done only with the help of proper communication and knowledge about mutual funds.

G.C. Venkataiah, Prof. B.K. Surya Prakasha Rao (2018), has attempted to study the perception of investors towards various investment avenues in Vijayawada City of Andhra Pradesh. The study tells that the investors preferential choice on investment avenues are same across the gender and the decision-making process on various investment avenues are same on investment aspects like gold. They had done research using descriptive research design and have taken 120 as a sample size. The sampling technique adopted was convenience sampling technique. The data was analyzed and interpreted with the help of Statistical tools like mean, Standard Deviation, Chi- Square test, ANOVA, Mann-Whitney U test and Kruskal-Wallis test. The study concludes that investment by the investors towards various investment avenues were done with the expectations of capital appreciation and earnings comprising both short term and long-term periods.

Research Methodology

Research Design

In this study **Descriptive Research design** has been used, because it helps to describe “What Exists” with respect to variables or conditions in a current situation.

Data Collection

The data source can be classified into **Primary data** and Secondary data. Primary data is a data which is collected as a first-hand information from the sample respondent. The data has been collected with well structure **Open and closed end questionnaire with Dichotomous questions**. The data has been collected from **110 investors** of Sri Balaji Stocks & Securities, Karur.

Sampling Technique

To study the satisfaction level of investors and preference of investment avenues, the **convenience sampling method** is Selected. The sample unit consists of investors of Sri Balaji Stock and Securities. The statistical tools applied for analysis of data include **Independent T- Test, Garrett’s Ranking method and Percentage Analysis**.

Limitations of the Study

1. Due to the pandemic situation, the study is limited to Karur District. Hence the results cannot be generalizing greater extend in terms of applicability
2. The sample size is confined, which may not be sufficient to reflect the true picture of the investor’s perception.
3. The opinions/ preference expressed by the respondent’s investors are purely personal and they are subjected to individual bias in the nature.

Data Analysis and Interpretation

Table4.1.Demographic Profile

| Demographic Profile | Categories | No. of Respondents | Percentage |
|---------------------------|----------------|--------------------|-------------|
| Gender | Male | 75 | 68.2% |
| | Female | 35 | 31.8% |
| Total | | 110 | 100% |
| Educational Qualification | Less than SSLC | 6 | 5.5% |

| | | | |
|----------------------------|--|------------|-------------|
| | HSC | 13 | 11.8% |
| | Under Graduate | 53 | 48.2% |
| | Diploma | 7 | 6.4% |
| | Post Graduate | 30 | 27.3% |
| | PhD | 1 | 0.9% |
| Total | | 110 | 100% |
| Marital Status | Married | 83 | 75.5 |
| | Unmarried | 27 | 24.5 |
| Total | | 110 | 100% |
| Occupation | Government | 8 | 7.3% |
| | Private | 42 | 38.2% |
| | Business | 50 | 45.5% |
| | Retired | 5 | 4.5% |
| | Others | 5 | 4.5% |
| Total | | 110 | 100% |
| Annual Income | Less than 50,000 | 14 | 12.7% |
| | 50,001-1,00,000 | 21 | 19.1% |
| | 1,00,001-3,00,000 | 43 | 38.2% |
| | 3,00,001-5,00,000 | 22 | 20% |
| | More than 5,00,001 | 11 | 10% |
| Total | | 110 | 100% |
| Experience in Stock Market | Zero days to 1 Year | 41 | 37.3% |
| | More than 1 year but less than 2 years | 29 | 26.4% |
| | More than 2 years but less than 5 years | 21 | 19.1% |
| | More than 5 years but less than 10 years | 9 | 8.2% |
| | More than 10 Years | 10 | 9.1% |
| Total | | 110 | 100% |

The Above Table 4.1 shows a clear understanding of demographic profile of the respondents. It includes the descriptive statistics of the Gender, Educational Qualification, Marital Status, Occupation, Annual Income, Experience in Stock Market.

The Profile reveals that the majority of the respondents are Male. The study shows that 68.2% of the respondents are male and 31.8% of the respondents are female. Then 48.2% of the respondents are Undergraduate, 27.3% of the respondents are Post Graduate, 11.8% of the respondents are Higher Secondary, 6.4% of the respondents are Diploma graduates. It also shows that 75.5% of the respondents are Married and 24.5% are Unmarried. 45.5% of the respondents Occupation is Business, 38.2% are Private workers, 7.3% are Government Employees and 4.5% are Retired and 4.5% are others. The 38.2% of the respondents Annual Income is between 1,00,001-3,00,000, 20% of the respondents annual Income is between 3,00,001-5,00,000, 19.1% of the respondent's annual income is 50,001-1,00,000, 12.7% of the respondent is Less than 50,000 and 10% of the respondent's annual income is more than 5,00,001.

The survey shows that 37.3% of the respondent's has Zero to 1 year of experience in stock Market, 26.4% of them had more than 1 year but less than 2 years of Experience, 19.1% of the respondents have more than 2 years but less than 5 years, 8.2% of the respondents have more than 5 years but less than 10 years. 9.1% of the respondents have more than 10 years of experience in Stock Market.

Investor's Objective in the Investment after Covid-19 Crisis

Table 4.2.Investor's Objective in the Investment after Covid-19 Crisis

| S. No | Objectives | Rank Scale value | I | II | III | IV | V | Total Score | Garrett Mean score | Mean rank |
|-------|------------------|------------------|------|------|-----|-----|-----|-------------|--------------------|-----------|
| | | X | 75 | 60 | 50 | 40 | 25 | | | |
| 1 | Earn High Return | f | 58 | 18 | 19 | 4 | 11 | 110 | 61.95 | I |
| | | fx | 4350 | 1080 | 950 | 160 | 275 | 6815 | | |

| | | | | | | | | | | |
|---|------------------------|----|------|------|------|-----|-----|------|-------|-----|
| 2 | Wealth Creation | f | 16 | 54 | 15 | 16 | 9 | 110 | 55.05 | IV |
| | | fx | 1200 | 3240 | 750 | 640 | 225 | 6055 | | |
| 3 | Tax Reduction | f | 21 | 31 | 27 | 13 | 18 | 110 | 52.32 | V |
| | | fx | 1575 | 1860 | 1350 | 520 | 450 | 5755 | | |
| 4 | Future Uncertain needs | f | 21 | 40 | 25 | 19 | 5 | 110 | 55.5 | III |
| | | fx | 1575 | 2400 | 1250 | 760 | 125 | 6110 | | |
| 5 | Children Education | f | 39 | 27 | 10 | 15 | 19 | 110 | 55.64 | II |
| | | fx | 2925 | 1620 | 500 | 600 | 475 | 6120 | | |

On the basis of the rank assigned by the respondents, the objectives of their investment are analysed through Garrett Ranking technique. It is evident from the above table 4.2 reveals that the Earning high return (61.95 score) was their main objective of Investment after Covid-19 Crisis, followed by Children Education (55.64), Future Uncertain Needs (55.5), Wealth Creation (55.05) and Tax Reduction (52.32).

Gender and Factors Influencing Investment Decisions after Covid-19 Crisis.

H_0 - There is no Significant Difference between Gender and Factors Influencing Investment Decisions in Investment Avenues

H_1 - There is a Significant Difference between Gender and Factors Influencing Investment Decisions in Investment Avenues

Table 4.3. Gender and Factors Influencing Investment Decisions after Covid-19 Crisis

| S.no | Factors | Gender | N | Mean | S. D | T | Sig.(2-Tailed) | Relationship |
|------|-------------------------------------|--------|----|--------|---------|--------|----------------|-----------------|
| 1 | Change in Government Policy | Male | 75 | 4.3733 | .65292 | 1.388 | .168 | Not Significant |
| | | Female | 35 | 4.1714 | .82197 | | | |
| 2 | Advice of Brokers | Male | 75 | 3.5600 | .85803 | 1.040 | .300 | Not Significant |
| | | Female | 35 | 3.3714 | .94202 | | | |
| 3 | Newspaper, Magazine and Periodicals | Male | 75 | 2.9067 | 1.47202 | -1.104 | .273 | Not Significant |
| | | Female | 35 | 3.2000 | 1.20782 | | | |
| 4 | Websites | Male | 75 | 2.7867 | 1.46392 | -.751 | .455 | Not Significant |
| | | Female | 35 | 3.0000 | 1.35038 | | | |
| 5 | Movement of Indices | Male | 75 | 3.3600 | .92474 | -.928 | .355 | Not Significant |
| | | Female | 35 | 3.5429 | 1.03875 | | | |
| 6 | Market Sentiments | Male | 75 | 3.5467 | 1.03053 | .156 | .876 | Not Significant |
| | | Female | 35 | 3.5143 | .98134 | | | |

From the above table 4.3, the p values of the variable namely Change in Government Policy, Advice of Brokers, Newspaper, Magazine and Periodicals, Websites, Movement of Indices and Market Sentiments are more than 0.05 so there is no significant difference in the mean score of these factors that influence the Investment Decisions in investment avenues among Gender. It is inferred that Gender does not Influence these Six Factors while taking Investment Decision in investment avenues among the respondents.

Gender and Factors Considered while Investing in an Investment Avenue before Covid-19 Crisis

H_2 - There is no Significant Difference between Gender and Factors Considered while investing in an investment avenue before COVID-19 Crisis.

H_3 - There is a Significant Difference between Gender and Factors considered while investing in an investment avenue before COVID-19 Crisis.

Table 4.4. Gender and Factors Considered while Investing in an Investment Avenue before Covid-19 Crisis

| S.no | Factors | Gender | N | Mean | S. D | T | Sig.(2-Tailed) | Relationship |
|------|------------------|--------|----|--------|--------|------|----------------|-----------------|
| 1 | Income Stability | Male | 75 | 4.4000 | .75337 | .369 | .713 | Not Significant |
| | | Female | 35 | 4.3429 | .76477 | | | |

| | | | | | | | | |
|---|------------------------|--------|----|--------|---------|--------|------|-----------------|
| 2 | Capital Growth | Male | 75 | 3.9467 | .86826 | -.133 | .894 | Not Significant |
| | | Female | 35 | 3.9714 | .98476 | | | |
| 3 | Tax Benefit | Male | 75 | 3.5333 | 1.01786 | -1.406 | .163 | Not Significant |
| | | Female | 35 | 3.8286 | 1.04278 | | | |
| 4 | Low Risk | Male | 75 | 4.0533 | 1.02527 | -.159 | .874 | Not Significant |
| | | Female | 35 | 4.0857 | .91944 | | | |
| 5 | Longer Life Expectancy | Male | 75 | 4.0667 | .90544 | -.420 | .676 | Not significant |
| | | Female | 35 | 4.1429 | .84515 | | | |
| 6 | Safety and Liquidity | Male | 75 | 4.0533 | .97111 | -1.174 | .243 | Not Significant |
| | | Female | 35 | 4.2857 | .95706 | | | |
| 7 | High Returns | Male | 75 | 4.1333 | .92024 | .104 | .917 | Not Significant |
| | | Female | 35 | 4.1143 | .83213 | | | |

The above table 4.4 reveals that the p values of the variable namely Income stability, Capital Growth, Tax Benefit, Longer life expectancy, Low Risk, Safety, Liquidity and High returns are more than 0.05 so there is no significant difference in the mean score of these six factors while investing in Investment avenues before Covid-19 Crisis among Gender. It is inferred that Gender does not Influence these six factors among the respondents.

Gender and Factors Considered while Investing in an Investment Avenues after Covid-19 Crisis

H₄- There is no Significant Difference between Gender and Factors Considered while investing in an investment avenue After COVID-19 Crisis.

H₅- There is a Significant Difference between Gender and Factors considered while investing in an investment avenue After COVID-19 Crisis.

Table 4.5. Gender and Factors Considered while Investing in an Investment Avenues after Covid-19 Crisis

| S.no | Factors | Gender | N | Mean | S. D | t | Sig.(2-Tailed) | Relationship |
|------|------------------------|--------|----|--------|---------|--------|----------------|-----------------|
| 1 | Income Stability | Male | 75 | 4.4000 | .75337 | .369 | .713 | Not Significant |
| | | Female | 35 | 4.3429 | .76477 | | | |
| 2 | Capital Growth | Male | 75 | 3.8667 | .79412 | -.286 | .775 | Not Significant |
| | | Female | 35 | 3.9143 | .85307 | | | |
| 3 | Tax Benefit | Male | 75 | 3.5333 | 1.01786 | -1.406 | .163 | Not Significant |
| | | Female | 35 | 3.8286 | 1.04278 | | | |
| 4 | Low Risk | Male | 75 | 4.0533 | 1.02527 | -.159 | .874 | Not Significant |
| | | Female | 35 | 4.0857 | .91944 | | | |
| 5 | Longer Life Expectancy | Male | 75 | 4.2000 | .85424 | .844 | .401 | Not significant |
| | | Female | 35 | 4.0571 | .76477 | | | |
| 6 | Safety and Liquidity | Male | 75 | 4.2133 | .85887 | .727 | .469 | Not Significant |
| | | Female | 35 | 4.0857 | .85307 | | | |
| 7 | High Returns | Male | 75 | 4.1067 | .96665 | -.039 | .969 | Not Significant |
| | | Female | 35 | 4.1143 | .90005 | | | |

The above table 4.5 reveals that the p values of the variable namely Income stability, Capital Growth, Tax Benefit, Longer life expectancy, Low Risk, Safety, Liquidity and High returns are more than 0.05 so there is no significant difference in the mean score of these six factors while investing in Investment avenues after Covid-19 Crisis among Gender. It is inferred that Gender does not Influence these six factors among the respondents.

Gender and Level of Satisfaction in Investment Avenues

H₆- There is no Significant Difference between Gender and level of Satisfaction in investment Avenues

H₇- There is a Significant Difference between Gender and level of Satisfaction in investment Avenues.

Table 4.6. Gender and Level of Satisfaction in Investment Avenues

| S.no | Investment Avenues | Gender | N | Mean | S. D | t | Sig.(2-Tailed) | Relationship |
|------|----------------------|--------|----|--------|---------|-------|----------------|-----------------|
| 1 | Stock Market | Male | 75 | 3.5200 | 1.10722 | .631 | .529 | Not Significant |
| | | Female | 35 | 3.3714 | 1.23873 | | | |
| 2 | Real Estate | Male | 75 | 3.4667 | .89039 | -.250 | .803 | Not Significant |
| | | Female | 35 | 3.5143 | 1.01087 | | | |
| 3 | Gold& Silver | Male | 75 | 3.9200 | .83440 | .029 | .977 | Not Significant |
| | | Female | 35 | 3.9143 | 1.03955 | | | |
| 4 | Mutual Funds | Male | 75 | 3.8400 | .80606 | 1.700 | .092 | Not Significant |
| | | Female | 35 | 3.5429 | .95001 | | | |
| 5 | Post Office Deposits | Male | 75 | 3.8533 | .96833 | .287 | .775 | Not significant |
| | | Female | 35 | 3.8000 | .75926 | | | |
| 6 | Bank Deposits | Male | 75 | 3.9200 | .92649 | .653 | .515 | Not Significant |
| | | Female | 35 | 3.8000 | .83314 | | | |

The above table 4.6 reveals that the p values of the variable namely Stock Market, Real Estate, Gold and silver, mutual Funds, Post Office Deposits and Bank Deposits are more than 0.05 so there is no significant difference in the mean score of these Investment Avenues among Gender. It is inferred that Gender does not Influence these Satisfaction level in Investment Avenues among the respondents.

Preference of Investment Avenues After Covid-19 Crisis

Table 4.7. Preference of Investment Avenues After Covid-19 Crisis

| S. No | Investment Avenues | Rank Scale value | I | II | III | IV | V | Total Score | Garrett Mean score | Mean rank |
|-------|--|------------------|------|------|------|------|-----|-------------|--------------------|-----------|
| 1 | Stock Market | X | 75 | 60 | 50 | 40 | 25 | | 53.14 | II |
| | | F | 33 | 23 | 19 | 11 | 24 | 110 | | |
| | | Fx | 2475 | 1380 | 950 | 440 | 600 | 5845 | | |
| 2 | Gold, Silver | F | 27 | 29 | 20 | 22 | 15 | 110 | 54.73 | I |
| | | Fx | 2025 | 1740 | 1000 | 880 | 375 | 6020 | | |
| 3 | Real Estate | F | 11 | 27 | 45 | 14 | 13 | 110 | 50.73 | IV |
| | | Fx | 825 | 1620 | 2250 | 560 | 325 | 5580 | | |
| 4 | Post office Deposits and Bank Deposits | F | 20 | 33 | 21 | 25 | 11 | 110 | 52.77 | III |
| | | Fx | 1500 | 1980 | 1050 | 1000 | 275 | 5805 | | |
| 5 | Mutual Funds | F | 22 | 23 | 22 | 21 | 22 | 110 | 50.18 | V |
| | | Fx | 1650 | 1380 | 1100 | 840 | 550 | 5520 | | |

On the basis of the rank assigned by the respondents, the Preference of Investment Avenues after Covid 19 of are analysed through Garrett Ranking technique. It is evident from the above table 4.7 reveals that the Gold, Silver (54.73 score) was their major preference of Investment Avenue after Covid-19 Crisis, followed by Share Market (53.144), Post office and Bank Deposits (52.77), Real Estate (50.73) and Mutual Funds (50.18).

Findings

1. It is found that Male respondents are more dominant than female. Most of the respondents own Undergraduate. This shows most of the respondents have some knowledge about the Investment Avenues. The majority of the respondent's possess Occupation is Business.
2. It is identified that major objectives of the investors was to earn high return and followed by their children education and future uncertain needs after Covid-19.
3. From the framed Null Hypothesis(H_0) and alternative hypothesis(H_1), the Null Hypothesis is accepted and stated that there is no Significant Difference between the Gender and Factors influencing Investment decisions in Investment Avenues. This shows that Gender does not Influence the investors while taking investment Decisions

4. From the framed Null Hypothesis(H_2) and Alternate Hypothesis(H_3), The Null Hypothesis is accepted and stated that there is no Significant difference between Gender and factors considered while investing in Investment Avenues before Covid 19. This shows that Gender does not Influence the factors that are considered before Covid-19 Crisis
5. It is also found that, from the framed Null Hypothesis(H_4) and Alternate Hypothesis(H_5), the Null Hypothesis is accepted and stated that there is no Significant difference between Gender and factors considered while investing in Investment Avenues after Covid 19. This shows that Gender does not Influence the factors that are also considered after Covid-19 Crisis.
6. It is also found that, from the framed Null Hypothesis(H_6) and Alternate Hypothesis (H_7), the Null Hypothesis is accepted and stated that there is no Significant difference between Gender and Level of satisfaction among investment Avenues. This shows that Gender does not Influence the satisfaction in Investment Avenues.
7. Majority of the investors prefer Gold and silver after covid -19 Crisis followed by Stock Market, Post office and Bank deposits, Real estates and Mutual funds.

Suggestions

1. At this Modern world, there so many Investment Avenues and schemes are available, but still there is a less awareness about them, the financial Institutions have to Provide entire knowledge about the various schemes available in the market and every investor should identify the market situation, market sentiments while investing in Share Market and Mutual Funds, as there is a price fluctuation.
2. Investors should properly plan before making an Investment and monitor it continuously, risk is a part of investment, proper risk management should be engaged, instead of running away from enchanting risk, Investor has to analyze the level of risk for every investment.
3. Majority of the respondents prefer Gold & silver and stock market but they have not preferred mutual fund, which are the major investment scheme. Hence the government has to take necessary steps to encourage the investors to invest in mutual funds.
4. The younger peer group have to start investing at their earlier stage at regular basis, this would help them to save more money for their future.

Conclusion

The Research has been done in order to find out the perception of investors before and after Covid-19. The male candidates are responded more and they find difficult in choosing Investment avenues during the period of quarantine. Covid has taught a lesson for the public “Investment is much more important” and how to invest and where to invest. This study helps to understand that, Investors had realized that share Market investment is much more important during the period of lock down. After the first wave of Covid-19, people started investing more in Stock Market and they have learnt the merits of it. Still some people expect low risk investment with high return, these people have to be encouraged to invest in risky investment to get high returns.

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