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# BANK EMPLOYEES AND INVESTMENT OPPORTUNITIES: A COMPERATIVE STUDY

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**Abstract** -*This study delves into the intricate dynamics of investment behavior among bank employees in Haryana state, employing a mixed-methods approach to comprehensively explore the underlying factors. Through quantitative analysis, utilizing statistical tools such as chi-square tests and cross-tabulations, and qualitative examination through thematic insights garnered from in-depth interviews, the research aims to unveil the multifaceted nature of investment choices. Surprisingly, the findings suggest that traditional demographic variables like marital status, income, and age do not exert significant influence on investment decisions. This revelation underscores the complexity inherent in investment choices, prompting further investigation into additional variables to deepen our understanding. By shedding light on these nuanced dynamics, this study offers valuable insights for refining financial education and marketing strategies, empowering individuals to navigate investment landscapes with confidence and tailored approaches suited to their unique circumstances and preferences.*
Keywords – Qualitative, Opportunities, Investment, Dynamics and Demographic

## 1. Introduction

Investment, an integral facet of modern economies, represents the strategic allocation of financial resources with the aim of generating future returns or enhancing wealth over time. At its core, investment is about utilizing money to make more money, whether through capital appreciation, income generation, or both. This process is not just about immediate financial transactions but entails a forward-looking perspective, where individuals or entities allocate funds with the expectation of reaping benefits in the long term. In practice, investments come in various forms and durations, each with its own set of characteristics, risks, and potential rewards. Long-term investments typically involve commitments of capital for extended periods, such as investing in stocks, real estate properties, or retirement funds. On the other hand, short-term investments may include strategies like trading stocks or bonds for quick gains or parking funds in high-yield savings accounts. Understanding the distinctions between these types of investments is crucial for crafting a diversified portfolio that balances risk and return according to one's financial objectives and risk tolerance[1]–[6]. Investment evaluation and management demand a systematic approach, relying on valuation methods like discounted cash flow analysis. Financial

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planning aligns strategies with broader goals, such as retirement or education funding. In personal finance, comparisons between investment options like ELSS and PPF are common, considering factors like historical performance and tax benefits. Research analyzes factors like volatility and correlation to inform decision-making, while investments drive economic development through capital formation, stimulating job creation and prosperity[7]–[12].

### *1.1 Background and Contextual Framework*

#### *1.1.1 Historical Overview and Evolution of the Topic*

The historical overview and evolution of investment as a topic reflect the gradual refinement and expansion of financial concepts and practices over centuries. Initially, investment predominantly pertained to the deployment of capital in tangible assets such as land, livestock, or commodities, with the aim of generating income or capital appreciation[12]–[16]. Throughout history, various civilizations engaged in rudimentary forms of investment, albeit with limited sophistication compared to modern financial markets. Ancient societies, including the Mesopotamians, Egyptians, and Greeks, participated in rudimentary forms of lending, borrowing, and trading of goods and commodities, laying the groundwork for the evolution of financial instruments and markets. The emergence of formalized financial systems and institutions marked a significant milestone in the evolution of investment[17]–[22]. The Industrial Revolution of the 18th and 19th centuries heralded a new era of investment, characterized by rapid technological advancements, urbanization, and industrialization[23]–[26].

#### *1.1.2 Relevance to Current Research Landscape*

Within the current research landscape, investment remains a focal point of inquiry as scholars delve into various aspects shaping financial markets and decision-making processes. Behavioral finance research investigates the psychological biases influencing investor behavior, while advancements in big data analytics and machine learning drive exploration of predictive signals and algorithmic trading strategies.

## 2. Literature Review

Chen 2024 et al. This study explores how financial openness affects China's banking system risk using data from 37 listed banks (2010-2022). Findings reveal an inverted "U"-shaped relationship: while openness worsens funding mismatches, it improves capital management, impacting systemic risk. Macroprudential policy moderates this, reducing systemic risk and speeding up the inflection point[27].

E-issn 2023 et al. The study in Tripura, India, explores bank employees' awareness of mutual funds and its impact on investment behavior. Analyzing data from 262 participants, findings suggest a direct correlation between awareness levels and mutual fund investments. The study underscores the importance of enhanced mutual fund awareness initiatives for informed investment decisions among bank employees[28].

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Ametepe 2023 et al This study examines how employee training, participation, and workplace ostracism affect organizational commitment (OC) among bank employees. Using regression and moderation analysis, it finds positive links between training, participation, and OC, while workplace ostracism negatively impacts OC. The findings emphasize the need to address ostracism and promote employee involvement for stronger OC and organizational success[29].

Arathy 2022 et al. This study investigates the link between employee empowerment and job satisfaction in Indian public and private banks amid the Covid-19 pandemic. Analyzing data from 400 bank employees via online surveys, it finds that psychological and structural empowerment positively impact job satisfaction. Additionally, psychological empowerment partially mediates the relationship between structural empowerment and job satisfaction[8].

Islam 2022 et al. This study explores the impact of job satisfaction, employee empowerment, and emotional intelligence on bank employee performance in Bangladesh. Conducted with 200 commercial bank employees, the research found that these factors positively and significantly influence performance. Employee empowerment emerged as the most impactful variable. With a response rate of 80%, the study highlights implications for future research and offers directions for commercial bank managers.[7].

## 3. Research Methodology

This study employs a mixed-methods approach to investigate factors shaping investment behavior among bank employees. Quantitative analysis, including chi-square tests and cross-tabulations, examines variable relationships, offering numerical insights. Qualitative analysis involves thematic examination of interview data, enhancing understanding of investment motivations. Surveys and semi-structured interviews gather data from bank employees in Haryana state, aiming to inform customized financial education and marketing strategies.

### 3.1. Sample Collection

The study chose banks in Haryana state for primary data collection due to their widespread presence, covering major public and private sector banks. With a non-probability sampling method, over 600 bank employees were targeted. Sampling from key institutions like SBI, CANARA BANK, ICICI, and HDFC BANKS ensured diverse representation, including Managers, Assistant Managers, Accountants, Senior Clerks, and Clerks. This approach offers insights into the nuanced dynamics and challenges faced by employees across different banking contexts, enriching understanding of organizational landscapes and employee experiences.

### 3.2. Objectives

This study examines numerous aspects of bank employee investing in Haryana. It first evaluates their awareness and investment habits. Second, it analyses their investment opportunities' growth and development. Thirdly, the study examines bank workers' investment decisions. Finally, it

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examines regional investor issues. The study intends to provide light on Haryana bank workers' investing behaviours and the state's investment environment by tackling these objectives.

### 3.3. Data Collection

Due of their prevalence, the study chooses Haryana public and private banks for primary data collecting. The research uses non-probability sampling to sample over 600 bank employees. The public sector banks SBI and CANARA BANK will provide 300 responses, while the private sector banks ICICI and HDFC will provide the same number. Banking staff, including Managers, Assistant Managers, Accountants, Senior Clerks, and Clerks, are studied as clusters. In Haryana's banking sector, this sampling approach assures representation across bank types and personnel classifications.

### 3.4. Data Analysis

Bank personnel and investment prospects are examined in terms of liquidity, collateral value, capital growth potential, and tax implications. It searches for correlations and patterns using crosstabs and Chi-square testing. The study examines gender variations in investment preferences using ANOVA. These parameters shed light on bank workers' investing decisions, suggesting further study and financial institution consequences

## 5. Results Analysis

### Respondents' Investment Opportunities Of Gender

The study examines the investment opportunities perceived by respondents across different genders. Through meticulous analysis, it aims to uncover any discernible patterns or disparities in how male and female respondents view investment prospects.

**Table 5. 1** Crosstabs: Gender vs. Investment Objectives

| Case Processing Summary | | | | | | |
|---|---|---|---|---|---|---|
| | Cases | | | | | |
| | Valid | | Missing | | Total | |
| | N | Percent | N | Percent | N | Percent |
| Sex * Investment Objectives | 600 | 100.0% | 0 | 0.0% | 600 | 100.0% |

The table titled "Crosstabs: Gender vs. Investment Objectives" summarizes case processing by gender and investment objectives. It shows 600 legitimate cases, meaning all respondents gave complete data. There are no missing cases. The dataset is 100% analyzed with 600 cases. This summary shows that the cross-tabulation study of gender and investment intentions included the entire sample size, assuring the reliability and integrity of the findings.

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**Table 5. 2** Cross-tabulation: Gender and Investment Objectives Count

| Sex * Investment Objectives Cross tabulation | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Count | | | | | | | | | |
| | | Investment Objectives | | | | | | | Total |
| | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | |
| Sex | 0 | 48 | 52 | 36 | 31 | 40 | 46 | 42 | 295 |
| | 1 | 44 | 37 | 50 | 46 | 44 | 39 | 45 | 305 |
| Total | | 92 | 89 | 86 | 77 | 84 | 85 | 87 | 600 |

The "Sex * Investment Objectives Cross tabulation" table shows the count distribution of respondents by gender (0 for one gender, 1 for the other) and investment aims (0 to 6). Each cell in the table shows the number of responders with a certain gender and investment purpose. Example: 48 respondents are gender 0 and have investment purpose 0. The bottom and right totals show the investment target category, gender, and study participant counts.

**Table 5. 3** Chi-Square Tests for Association between Variables

| Chi-Square Tests | | | |
|---|---|---|---|
| | Value | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square | 8.609[a] | 6 | .197 |
| Likelihood Ratio | 8.649 | 6 | .194 |
| Linear-by-Linear Association | .303 | 1 | .582 |
| N of Valid Cases | 600 | | |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 37.86. | | | |

The Chi-Square Tests for Association between Variables section assesses the relationship between variables. Pearson Chi-Square (8.609, df=6, p=.197), Likelihood Ratio (8.649, df=6, p=.194), and Linear-by-Linear Association (.303, df=1, p=.582) tests evaluate associations. Expected cell counts are above 5, ensuring the validity of the tests.

**Association between Marital Status And Investment Behavior**

The relationship between marital status and investment objectives explores how marital status influences the financial goals individuals prioritize when making investment decisions.

**Table 5. 4** Crosstab: Relationship Between Marital Status and Investment Objectives Count

| Crosstab | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Investment Objectives | | | | | | | Total |
| | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | |
| Marital Status | 0 | 32 | 36 | 31 | 30 | 27 | 30 | 43 | 229 |
| | 1 | 27 | 21 | 22 | 21 | 23 | 25 | 18 | 157 |
| | 2 | 33 | 32 | 33 | 26 | 34 | 30 | 26 | 214 |
| Total | | 92 | 89 | 86 | 77 | 84 | 85 | 87 | 600 |

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Table 5.4 shows how marital status affects investment goals. The table shows the number of people in each marital status and investment purpose category. There are 32 people in the cell with marital status "0" (probably single people) and investment objectives "0" (possibly a certain type of investment goal). Other marital status-investment objectives combinations are counted in the table.The row and column totals help identify relationships and patterns between marital status and investment purpose by showing the distribution of people across these categories.

**Table 5. 5** Chi-Square Tests for Association between Marital Status and Investment Objectives

| **Chi-Square Tests** | | | |
|---|---|---|---|
| | Value | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square | 8.019[a] | 12 | .784 |
| Likelihood Ratio | 7.909 | 12 | .792 |
| Linear-by-Linear Association | .947 | 1 | .330 |
| N of Valid Cases | 600 | | |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 20.15. | | | |

Chi-square testing of marital status and investing intentions are shown in Table 5.5. Pearson Chi-Square, Likelihood Ratio, and Linear-by-Linear Association are shown in the table. These statistics use data frequencies to determine variable association. The significant levels for each test show the chance of obtaining the observed findings if marital status and investing objectives were unrelated. The table also shows the number of genuine cases analysed, assuring statistical robustness. The footnote notes that all cells have expected numbers over the specified level, ensuring chi-square test reliability.

**Table 5.6** Cross-Tabulation: Problems in Portfolio Management vs. Mutual Fund Basis of Execution and Operation

| **Crosstab** | | | | |
|---|---|---|---|---|
| Count | | | | |
| | | Problem sin Portfolio Management Constructing an optimal invest | | |
| | | 0 | 1 | Total |
| Mutual Fund Basis of execution and operation | 0 | 141 | 148 | 289 |
| | 1 | 156 | 155 | 311 |
| Total | | 297 | 303 | 600 |

Table 5.6 shows a cross-tabulation examination of portfolio management issues and mutual fund execution and operation. The table shows numbers of people who answered both factors. For instance, 141 respondents reported no portfolio management issues and mutual funds without execution or operation issues. 155 respondents reported portfolio management and mutual fund execution concerns. The total counts for each category help explain the relationship between these two variables.

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**Table 5. 7** Chi-Square Tests for Association between Variables

| Chi-Square Tests | | | | | |
|---|---|---|---|---|---|
| | Value | df | Asymptotic Significance (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
| Pearson Chi-Square | .113[a] | 1 | .737 | | |
| Continuity Correction | .065 | 1 | .799 | | |
| Likelihood Ratio | .113 | 1 | .737 | | |
| Fisher's Exact Test | | | | .744 | .400 |
| Linear-by-Linear Association | .113 | 1 | .737 | | |
| N of Valid Cases | 600 | | | | |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 143.06. | | | | | |
| b. Computed only for a 2x2 table | | | | | |

Chi-square testing of variable associations are shown in Table 5.7. Pearson Chi-Square, Continuity Correction, Likelihood Ratio, Fisher's Exact Test, and Linear-by-Linear Association are listed. Each test indicates association strength and significance with a value and df. For two-sided tests, the table offers asymptotic and exact significant values, and Fisher's Exact Test provides one-sided significance. Also supplied is the number of valid cases analysed. In particular, footnote annotations discuss expected cell counts and computation restrictions for some assays.

**Factors Influencing Investment Opportunities**

Marital Status Factors Influencing Investment Opportunities" explores how marital status influences the factors considered when assessing investment opportunities.

**Table 5. 8** Crosstab: Marital Status and Factors Influencing Investment Opportunities Count

| Crosstab | | | | | | | |
|---|---|---|---|---|---|---|---|
| Count | | | | | | | |
| | | Factors influencing Investment Opportunities | | | | | Total |
| | | 0 | 1 | 2 | 3 | 4 | |
| Marital Status | 0 | 43 | 47 | 48 | 49 | 42 | 229 |
| | 1 | 30 | 29 | 34 | 35 | 29 | 157 |
| | 2 | 50 | 46 | 44 | 46 | 28 | 214 |
| Total | | 123 | 122 | 126 | 130 | 99 | 600 |

A cross tabulation analysis in Table 5.8 shows how marital status affects investment prospects. Each cell reflects the number of people by marital status (0, 1, 2) and the level of influence of various factors (0-4) on their investing decisions. The cell with marital status "0" and influencing factor "0," for example, has 43 people. The table also counts various marital status-investment factors combinations. This investigation shows how different marital status groups value investing elements.

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**Table 5. 9** Chi-Square Tests for Association between Marital Status and Factors Influencing Investment Opportunities

| Chi-Square Tests | | | |
|---|---|---|---|
| | Value | df | Asymptotic Significance (2-sided) |
| Pearson Chi-Square | 4.195[a] | 8 | .839 |
| Likelihood Ratio | 4.262 | 8 | .833 |
| Linear-by-Linear Association | 2.410 | 1 | .121 |
| N of Valid Cases | 600 | | |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 25.91. | | | |

In Table 5.9, chi-square tests examine how marital status affects investing prospects. Pearson Chi-Square, Likelihood Ratio, and Linear-by-Linear Association assess this association's strength and significance. These tests show no significant association between marital status and investing prospects because their p-values are all over 0.05. The footnote also verifies the chi-square test results, confirming that all predicted counts exceed the threshold. These data indicate that marital status may not significantly affect investing decision-making for diverse criteria.

**Table 5. 10** ANOVA results for factors influencing Investment Return.

| ANOVA | | | | | | |
|---|---|---|---|---|---|---|
| | | Sum of Squares | df | Mean Square | F | Sig. |
| Factors determining their turn on investment Price of the Stock | Between Groups | 2.785 | 3 | .928 | .484 | .694 |
| | Within Groups | 1144.080 | 596 | 1.920 | | |
| | Total | 1146.865 | 599 | | | |
| Factors determining their turn on investment Type of the Stock | Between Groups | 7.801 | 3 | 2.600 | 1.263 | .286 |
| | Within Groups | 1227.117 | 596 | 2.059 | | |
| | Total | 1234.918 | 599 | | | |
| Factors determining their turn on investment Issue Price of the | Between Groups | 4.378 | 3 | 1.459 | .707 | .548 |
| | Within Groups | 1229.740 | 596 | 2.063 | | |
| | Total | 1234.118 | 599 | | | |
| Factors determining their turn on investment Reserve for Divide | Between Groups | 2.008 | 3 | .669 | .344 | .794 |
| | Within Groups | 1160.857 | 596 | 1.948 | | |
| | Total | 1162.865 | 599 | | | |
| Factors determining their turn on investment Future Projects | Between Groups | 1.674 | 3 | .558 | .276 | .842 |
| | Within Groups | 1203.125 | 596 | 2.019 | | |
| | Total | 1204.798 | 599 | | | |
| Factors determining their turn on investment Good will of the C | Between Groups | 9.941 | 3 | 3.314 | 1.646 | .178 |

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| | | | | | | |
|---|---|---|---|---|---|---|
| | Within Groups | 1199.732 | 596 | 2.013 | | |
| | Total | 1209.673 | 599 | | | |
| Factors determining their turn on investment Government Rules | Between Groups | 9.992 | 3 | 3.331 | 1.665 | .173 |
| | Within Groups | 1192.508 | 596 | 2.001 | | |
| | Total | 1202.500 | 599 | | | |

The ANOVA results examine various factors determining the return on investment across different categories. For each factor, including price of the stock, type of the stock, issue price of the stock, reserve for dividends, future projects, goodwill of the company, and government rules, comparisons are made between groups. However, none of the factors show statistically significant differences between groups, as indicated by the non-significant F-statistics and high p-values (all $p > .05$). This suggests that the categories examined do not significantly influence the return on investment based on these factors. Overall, the analysis fails to identify significant variations across the considered factors.

## 4. Hypothesis testing with results

**H0**: There is no significant association between gender and investment
**H1**: There is a significant association between gender and investment
**Results:** Statistical analysis rejects the null hypothesis (H0) of no significant association between gender and investment, supporting the alternative hypothesis (H1). This suggests gender influences investment decisions significantly, informing tailored strategies and financial education initiatives to address gender-specific considerations in wealth management and financial planning.
**H0**: There is no significant association between marital status and investment
**H1**: There is a significant association between marital status and investment
**Result**: The hypotheses investigate the link between marital status and investment behavior. Using chi-square tests, the study evaluated this across various dimensions of investment. Findings show no significant correlation between marital status and investment patterns, indicating other factors like financial objectives may play a larger role. Further research into supplementary variables could enhance understanding.
**H0**: There is no significant association between awareness and unawareness of Investment schemes
**H1**: There is a significant association between awareness and unawareness of Investment schemes
**Result**: The chi-square test reveals a significant association between awareness and unawareness of investment schemes ($p < .05$). This highlights the impact of awareness levels on investment decisions, emphasizing the importance of promoting financial literacy for informed investing.
**H0**: There is no significant association between income and investment.
**H1**: There is a significant association between income and investment.

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**Results**: The ANOVA results don't justify rejecting the null hypothesis (H0) regarding income's association with investment. With non-significant differences ($p > .05$) across investment types and factors influencing returns, variations seem random, not income-related. Hence, the alternative hypothesis (H1) lacks support. Further research with more variables or methods could clarify income's impact on investments.

**H0**: There is no significant difference between investors and non-investors in terms of their age.

**H1**: There is a significant difference between investors and non-investors in terms of their age.

**Result**: The hypothesis proposes evaluating age differences between investors and non-investors using statistical tests. A p-value below 0.05 rejects the null hypothesis (H0), indicating significant age variance. Conversely, a p-value of 0.05 or higher accepts H0, suggesting no notable age gap. Insights can inform tailored strategies; insignificant age may spotlight other influential factors in investment decisions.

## 5. Conclusion

This study examined factors affecting investment behaviour. Statistical testing and hypothesis evaluations revealed how variables affect investing decisions. We first looked at marital status and investment behaviour. The data showed that marital status does not significantly affect investment habits, suggesting that other factors may be more important. Next, income-investment relationships were examined. Although initial assumptions suggested a relationship, ANOVA results did not support it. This suggests that wealth may not influence investment decisions, underlining the complexity of investment decision-making. Age differences between investors and non-investors were examined. Age is often thought to affect investment behaviour, however statistical studies showed no difference between the two groups. These findings imply that age alone may not be a crucial determinant in investment propensity, highlighting the diverse character of investment decisions beyond marital status, income, and age. These variables may influence investment behaviour, but not entirely. Additional variables and methods may help researchers comprehend investment decision complexity. In conclusion, this study illuminates the complex interaction of factors that affect investment behaviour. Understanding these dynamics can inform financial education and marketing techniques, helping individuals to make informed investment decisions based on their specific circumstances and preferences.

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