

TO IDENTIFY PATTERNS AND CONNECTIONS THAT ALIGN WITH THE GOALS AND OBJECTIVES OF THE INVESTIGATION.

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ABSTRACT

The data gathered from the qualitative and quantitative research method is given, evaluated and explained in a systematic manner. The analysis process intended to represent data in a logical and interpretable form so as to find out trends and relationship in line with the research aims and objectives. Consecutively, the identified trends and relationships would help the researcher to create a model for investors' decision in the selected region of Karnatka. The analysis is based on the findings of the interview and as well on sampled population discussions,

i.e. a qualitative interpretation.

KEYWORD: Goal, Karnatka, Investigation, Interview, Position, Quantitative, Population

INTRODUCTION

RELIABILITY TEST

The reliability is considered important in any research and reliability test scores are consistent across various positions of testing, different test editions, or different raters counting the responses of sampled population. Reliability is one most important property, which test scores could have. Test scores are, in general, reliable to the certain level that they are corresponding over different possibilities of testing and different versions of the test, consisting different types of questions, which is particularly designed to evaluate the similar skillset or types of knowledge. The scale included in the study are short-term (7), mid-term (6), long-term (7), tax saving (8) and financial advice (8). It is understood from the Table 4.2 that the instrument adapted is reliable. The Cronbach's alpha value is above 0.6 for all the instruments chosen.

Scale Name	Number of Items	Cronbach's Alpha	N
Short Term Goals	7	.667	393
Mid Term Goals	6	.923	393
Long Term Goals	7	.686	393
Tax Saving Plans	8	.915	393
Financial Advice	8	.928	393

Table 4.2 Reliability analysis

DEMOGRAPHIC PROFILE:

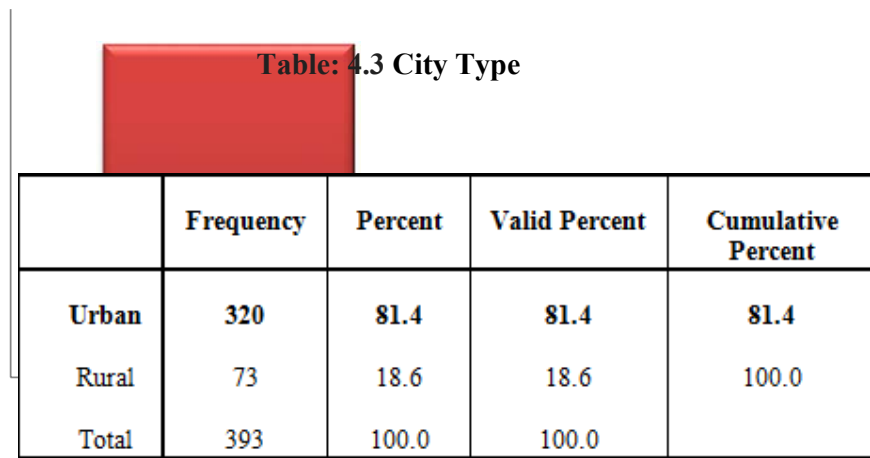


Figure 4.1 CityType

Interpretation

Table: 4.4 Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	270	68.7	68.7	68.7
Female	123	31.3	31.3	100.0
Total	393	100.0	100.0	

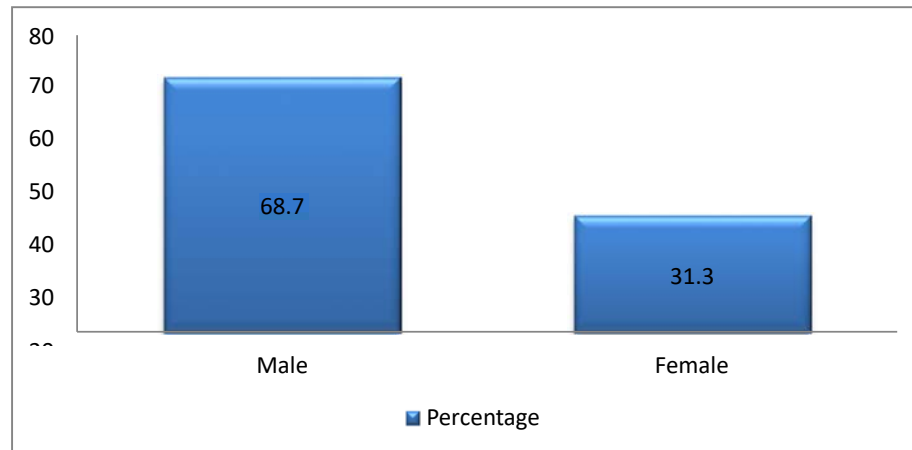


Figure 4.2 Gender

Interpretation

Of the total 393 respondents, 270 (68.7%) were male respondents and 123(31.3%) were female respondents, which denotes that comparatively male respondents were choosing investment as a savings option than female population.

Table: 4.5 Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Married	263	66.9	66.9	66.9
Unmarried	130	33.1	33.1	100.0
Total	393	100.0	100.0	

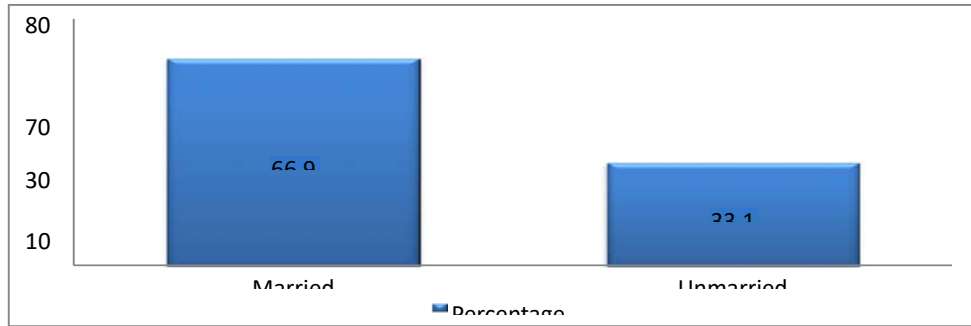


Figure 4.3 Marital Status

Interpretation

Overall, 263 (66.9%) respondents reported that they were married and 130(33.1%) of the respondents were reported to be unmarried at the time of the survey.

Table: 4.6 Age

	Frequency	Percent	Valid Percent	Cumulative Percent
20 -30	138	35.1	35.1	35.1
31 -40	177	45.0	45.0	80.2
41-50	39	9.9	9.9	90.1
above 50	39	9.9	9.9	100.0
Total	393	100.0	100.0	

Interpretation

As shown in figure (4.4), the majority of the respondents (45) are belonging to the age category of 31-40, which is 45% followed by 20-30(35.1%), 41-50 (9.9%) and above 50 (9.9) respectively.

CONCLUSION

The Choice of investment, in general, is on the basis of risk and rate of return. Generally high returns might include high risks and, in contrast, low returns will be associated with low risk. In between the various process of risk and return, investors' decision in relation to investment is based on various factors such as higher return, security, exemption in tax, inflation, regular income, advice from experts, past experience, and so on. It is significant for investors to plan one's investments and taxes appropriately. Plans must never be out of an impromptu basis or for a short-term objective or towards an impracticable objective. Choosing investment as a tax saving planning is absolutely not a new task and current research included this as one of the important investment preferences. Tax planning is considered a significant part of some investors' financial planning. Effective tax planning enables helps investors to lessen their tax liability to a certain extent. This can be done by legally making use of all tax exemptions, and allowances whilst assuring that investor's investments are according to their long-term financial goals. It is evident from the findings that by proper tax planning, an investor cannot only lessen the liabilities but as well find investment towards the different financial goals one has fixed at various life stages. Comparatively, salaried individuals are more keen on tax planning, and consider this preference for short term and also long-term. It is clear that the utmost preference has been given to life insurance policies followed by national saving certificates, ELSS as tax saving schemes.

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