# Summary of Findings

## 6.1 Introduction

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## 6.2 Major Findings

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6.1 Introduction

This chapter aims in exhibiting the summary of findings of the study. The summarised findings are classified into general findings and findings based on hypotheses testing. The general findings provide the information in understanding the demographic profile of the respondents. The findings based on Hypotheses testing provide the information on objective achievement of the study.

6.2 Major Findings

A. GENERAL FINDINGS BASED ON DESCRIPTIVE ANALYSIS:

1. The sample distribution has an adequate representation of both male and female respondents. The large group of the sample respondents (52.7%) belongs to male category.

Out of a total sample of 1765 respondents, 52.7 percent of them were male and 47.3 percent of them were female. (Table 5.2.1 and Figure 5.2.1).

2. The sample distribution has an adequate representation from all age categories of employees working in different Banks both public and private sector. The average age of the total sample respondents is 33.8 years.

Out of total sample of 1765 respondents, 43.2 percent of them belong to the age group of 26-35 years, 25.9 percent of them belong to the age group of 36-40 years, 16 percent of them belong to the age group of below 26 years, 11.9 percent of them belong to the age group of 41-50 years and 3 percent of them belong to the age group of above 50 years. (Table 5.2.2 and Figure 5.2.2)

3. Out of a total sample of 1765 respondents, 74 percent of them belong to married category, 23.5 percent of them belong to single/ unmarried category, 1.8 percent of them belong to widowed category and 6 percent of them belong to divorced category. (Table 5.2.3 and Figure 5.2.3).

4. The large group of the sample respondents (84.6%) belongs to Hindu Religion. Out of a total sample of 1765 respondents, 84.6 percent of them belong to Hindu category, 11.7 percent of them belong to Christian category, 2.6 percent of them belong to Muslim category and 1.1 percent of them belong to others category. (Table 5.2.4 and Figure 5.2.4)
5. The sample distribution has a representation of employees having different category of education qualification. The large group of the sample respondents (52.7%) belongs to the category of under graduation degree. Out of a total sample of 1765 respondents, 52.7 percent of them qualified U.G, 33.9 percent of them qualified P.G, 6.4 percent of them qualified diploma, 4.7 percent of them +2 and 2.3 percent of them qualified others. (Table 5.2.5 and Figure 5.2.5).

6. The large group of the sample respondents (32.3%) are having 3 dependents. Out of a total sample of 1765 respondents, 32.3 percent of them are having 3 dependents, 24.7 percent of them are having 2 dependents, 19.1 percent of them are having 4 and/or more dependents, 13.2 percent of them are having 1 dependent and 10.8 percent of them do not have any dependents. (Table 5.2.6 and Figure 5.2.6).

7. The large group of the sample respondents (33.2%) is from Bengaluru districts, as the number of banks in the districts are more compared to other districts. Out of a total sample of 1765 respondents, 33.2 percent of them are from Bengaluru district, 20.2 percent of them are from Dakshin Kannada district, 17.9 percent of them are from Belgaum district, 16.3% percent of them are from Udupi district and 12.4% of them are from Mysuru district. (Table 5.2.7 and Figure 5.2.7).

8. The large group of the sample respondents (67.5%) is from Public sector. As the banks are comparatively more in public sector when compare to the private sector. Out of a total sample of 1765 respondents, 67.5 percent of them are from public sector banks and 32.5 percent of them are from private sector banks. (Table 5.2.8 and Figure 5.2.8).

9. Out of total sample of 1765 respondents, large group of the sample respondents 25.5 percent of them are employed in Syndicate bank, which is public sector, 23.9 percent of them are employed in Canara bank, 18.2 percent of them are employed in SBI bank, large group of respondents from private sector is 11.8% percent employed in Karnataka bank, 11.3% of them are employed in ICICI bank and 9.3% of them are employed in HDFC bank. (Table 5.2.9 and Figure 5.2.9).
10. The large group of the sample respondents (18.2%) belongs to others category, which some employees disclosed as clerk, peon, attenders, security person etc. Out of total sample of 1765 respondents, 18.2 percent of them are belong to others category which includes clerks, peons, security officer etc., 17.6 percent of them are senior assistant, 16.6 percent of them are special assistant, 13.3 percent of them are assistant manager, 13.1 percent of them are branch manager and 12.1 percent of them are sub-staff and 9.2 percent of them are deputy manager. (Table 5.2.10 and Figure 5.2.10).

11. The large group of the sample respondents (30.8%) is in the category whose monthly income is between ₹20,001- ₹30,000. Out of total sample of 1765 respondents, 30.8 percent of them are in the category whose monthly income is between ₹20,001- ₹30,000, 28.7 percent of them are in the category whose monthly income is between ₹30,001- ₹40,000, 22.9 percent of them are in the category whose monthly income is between ₹10,001- ₹20,000, 13.7 percent of them are in the category whose monthly income is between ₹40,001- ₹50,000, 3.8 percent of them are in the category whose monthly income is ₹50,001 & above, and 0.2 percent of them are in the category whose monthly income is upto ₹10,000. (Table 5.2.11 and Figure 5.2.11).

12. The large group of the sample respondents (36.9%) is in the category whose monthly savings is between ₹10,001- ₹15,000. Since a number of dependents are more in those families. Out of total sample of 1765 respondents, 36.9 percent of them are in the category whose monthly savings is between ₹5,001- ₹10,000, 34 percent of them are in the category whose monthly savings is between ₹10,001- ₹15,000, 15.1 percent of them are in the category whose monthly savings is below ₹5,000, 11.6 percent of them are in the category whose monthly savings is between ₹15,001- ₹20,000, 1.2 percent of them are in the category whose monthly savings is ₹25,000 and above, and 1.1 percent of them are in the category whose monthly savings is between ₹20,001 - ₹25,000. (Table 5.2.12 and Figure 5.2.12).

13. The majority of the respondents prefer 11% - 15% average rate of return, which is considered as quite normal rate of return and they are invested in life insurance, bank deposits, mutual funds etc. Out of total sample of 1765 respondents, 37.9 percent of them are in the category whose average rate of
return is between 11% - 15%, 28.4 percent of them are in the category whose average rate of return is between 16% - 25%, 21.1 percent of them are in the category whose average rate of return between 5% - 10%, 9.7 percent of them are in the category whose average rate of return between 26% - 35%, 2.1 percent of them are in the category whose average rate of return is more than 35%, and 0.4% percent of them are in the category whose average rate of return is below 5%. (Table 5.2.13 and Figure 5.2.13).

14. The large group of the sample respondents (43.59%) is in the category who is somewhat satisfied with their rate of return. Out of a total sample of 1765 respondents, 43.59 percent of them are somewhat satisfied with their rate of return, 30.3 percent of them are in the category who have satisfied with their rate of return, 26.11 percent of them are in the category who have not satisfied with their rate of return. (Table 5.2.14 and Figure 5.2.14).

15. Respondents of all the banks’ preferred investments are Life insurance, non-marketable financial assets, precious gold and mutual fund, which are considered as most secured and less risky investment avenues by the financial experts. Though return is good in real estate, equity shares, bonds, money market instruments etc. but not preferred by the respondents because of its risk, safety and liquidity aspects. (TABLE: 5.3.2(1))

16. The majority (>45%) of the respondents from both public and private sectors are investing for emergency purpose, risk coverage, retirement benefit and wealth maximisation and very few (<20% have agreed for the tax benefit, hedge against inflation etc. No respondents have specified any other reason other than the given list of reasons for the investment. (TABLE: 5.3.2(2)).

17. Among both public and private sector bank employees, word of mouth has more influenced to invest in non-marketable financial assets, Bullions, equity shares, bonds, real estate and money market instruments. The mutual fund, Life insurance and insurance plans are highly influenced by the marketing agents and the least followed sources of information are Demos and Media ads. (TABLE: 5.3.3(1))

18. Respondents of all the banks such as SBI, Canara, Syndicate, ICICI, HDFC and Karnataka banks are depending on the marketing agents to invest in mutual funds, life insurance and insurance plans. Similarly, they are attracted by word of mouth to invest in non-marketable financial assets, equity shares,
bonds, money market instruments, real estate and Bullions. (TABLE: 5.3.3(2)).

19. The most and least influencing economic variables on investment decisions of bank employees are Returns paid and Expected corporate earnings with the mean value 3.9122 and 3.2656 respectively.

20. The most and least influencing social variables on investment decisions of bank employees are family members’ opinion and religious reason with the mean value 3.7664 and 1.5397 respectively.

21. The most and least influencing organisational variables on investment decisions of bank employees are financial assistance by the organisation and working environment with the mean value 3.8748 and 3.4985 respectively.

B. FINDINGS BASED ON HYPOTHESES TESTING

22. One sample t-test for comparing the mean of gender for the influence of economic factors on investment decisions. The mean score of the male category is 36.3486 and female category is 36.3212 with S.D 6.86531 and 7.22466 respectively, mean difference is 0.02748, t-value (0.557) is found to be not significant at 0.05 level (p=0.934>0.05). Hence null hypothesis is accepted which means there is no significant influence of economic factors on investment decisions between male and female bank employees. (TABLE: 5.5.1(1) and 5.5.1(2)).

23. One way ANOVA test conducted influence of economic factors with respect to different age group (<26, 26-35, 36-40, 41-50, 50+ years). The p=0.000<0.005 Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. This means there is a significant influence of economic factors on investment decisions of bank employees belong to different age groups. (TABLE: 5.5.1(3)).

TABLE 5.5.1(4) Pair wise comparison of mean scores of the influence of economic factors on investment decisions with respect to age groups of employees by Tukey's HSD post hoc procedure It is found that there is a significant influence of economic factors on investment decisions of bank employees belong to different age groups.
24. One way ANOVA for the mean scores of different Marital Status of bank employees with respect to the influence of Economic factors on investment decisions shows p=0.000<0.005. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. This means there is a significant influence of economic factors on investment decisions bank employees belong to different marital status (Married, Unmarried, Widow, Divorcee). (TABLE: 5.5.1(5)).

Pair wise comparison of mean scores of influence of Economic factors on investment decisions with respect to Marital Status of bank employees by Tukey's HSD post hoc procedure shows there is a significant difference in the influence of economic factors on their investment decisions with unmarried group and there is no significant difference in the influence of economic factors on investment decisions with widow and divorce group. (TABLE:5.5.1(6)).

25. TABLE:5.5.1(7) shows there is no significant influence of economic factors on investment decisions bank employees belong to a different religion (Hindu, Christian, Muslim, Others) since the p=0.016>0.005.

26. From the results of the table 5.5.1(8), it is evident that the calculated value of F is 18.584 is more than the table value at 0.05 level and p=0.000<0.005. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. This means there is a significant influence of economic factors on investment decisions bank employees belong to different educational qualification (Upto +2, Diploma, U.G, P.G, Others).

The same result has been obtained from TABLE 5.5.1(9) where the multiple comparisons of each group of educational qualification of the respondents with the other group of educational qualification of the respondents with respect to the influence of economic factors on their investment decisions were done. (H₀: 1(e) is rejected)

27. The p=0.000<0.005. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. This means there is a significant influence of economic factors on investment decisions bank employees belong to a different number of dependents (0,1,2,3,4 & above). When each group of a number of
dependents of the respondents with the other group of a number of dependents of the respondents has compared with respect to the influence of economic factors on their investment decisions. It is found that there is a significant influence of economic factors on investment decisions bank employees belong to a different number of dependents. (TABLE: 5.5.1(10) and TABLE: 5.5.1(11)).

28. TABLE: 5.5.1(12) of one-way ANOVA shows hypothesis 1(g) is rejected, since p=0.000<0.005, which means there is significant influence of economic factors on investment decisions bank employees belong to different districts (Bengaluru, Dakshin Kannada, Belgaum, Udupi, Mysuru)

When mean value of respondents of Mysuru compared with the mean value of respondents of other districts, it is found that there is a significant difference in the influence of economic factors on their investment decisions with Bengaluru, Dakshin Kannada, Belgaum and Udupi respondents. (TABLE:5.5.1(13)).

29. TABLE 5.5.1(14) and 5.5.1(15) depicts one sample t-test for comparing the mean of gender for the influence of economic factors on investment decisions. The mean score of the public sector is 35.2726 and private sector is 35.1596 with S.D 6.920953 and 7.28627 respectively, mean difference is 0.11300, t-value (0.272) is found to be not significant at 0.05 level (p=0.173>0.05).

Hence null hypothesis 1(h) is accepted which means there is no significant influence of economic factors on investment decisions between public and private sector bank employees.

30. From the results of the table 5.5.1(16), it is evident that the calculated value of F is 2.374 is more than the table value at 0.05 level and p=0.037>0.005.

Hence, the null hypothesis 1(i) is accepted. This means there is no significant influence of economic factors on investment decisions of bank employees belong to different Banks (SBI, Canara, Syndicate, ICICI, HDFC, Karnataka bank).

Whereas from Tukeys HSD post hoc test when the mean value of respondents of Syndicate bank compared with the mean value of respondents of other banks, it is found that there is a significant difference in the influence of
economic factors on their investment decisions with HDFC bank respondents (TABLE: 5.5.1(17)).

31. One way ANOVA for the mean scores of Designation of bank employees with respect to the influence of Economic factors on investment decisions showed $p=0.000<0.005$ in TABLE: 5.5.1(18). Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. This means there is a significant influence of economic factors on investment decisions of bank employees belong to different Designation. TABLE: 5.5.1(19) Tukeys HSD post hoc test also gave the same result. Therefore null hypothesis 1(j) is rejected.

32. TABLE: 5.5.1(20) showing $p=0.000<0.005$. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. This means there is a significant influence of economic factors on investment decisions of bank employees belong to different monthly income. When each category of monthly income of the respondents is compared with the other categories of the monthly income of the respondents with respect to the influence of economic factors on their investment decisions, it is found that there is a significant influence of economic factors on investment decisions bank employees belong to different monthly income. TABLE: 5.5.1(21).

33. From the TABLE 5.5.1(22) it is clear that the calculated value of $F$ is 4.490 is more than the table value at 0.05 level and $p=0.000<0.005$. Hence, the null is rejected and the alternative hypothesis is accepted. This means there is a significant influence of economic factors on investment decisions of bank employees belong to different monthly savings.

34. When each category of monthly savings of the respondents is compared with the other categories of the monthly savings of the respondents with respect to the influence of economic factors on their investment decisions, it is found that there is a significant influence of economic factors on investment decisions bank employees belong to different monthly savings. TABLE: 5.5.1(23).

From the above sub hypothesis testing using t-test, One-way ANOVA and Post hoc analysis it is clear that all the sub hypothesis is rejected except in one sub hypothesis that is with respect to religion, Hence null hypothesis 1 is
rejected, which means there is a significant influence of economic factors on investment decisions of bank employees with respect to demographic variables.

35. TABLE 5.5.2(1) and 5.5.2(2) depict one sample t-test for comparing the mean of gender for the influence of economic factors on investment decisions. The mean score of the male category is 44.9204 and female category is 46.5396 with S.D. 8.91202 and 9.20284 respectively, t-value (-3.233) is found to be significant at 0.05 level (p=0.033<0.05). Hence null hypothesis is rejected and the alternative hypothesis is accepted which means there is a significant influence of social factors on investment decisions between male and female bank employees.

36. There is a significant influence of social factors on investment decisions of bank employees belong to different age groups. TABLE 5.5.2(3) shows one way ANOVA. The significant p=0.000<0.005, which is significant in the case of influence of social factors on investment decisions of bank employees belong to different age groups. Null hypothesis 2(b) is rejected.

37. From the results of the table 5.5.2(5), it is evident that the calculated value of F is 8.260 is more than the table value at 0.05 level, and p=0.000<0.005. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. This means there is a significant influence of social factors on investment decisions of bank employees belong to different marital status (Married, Unmarried, Widow, Divorcee).

When mean value of widow and Divorcee group of respondents compared with the mean value of other categories of marital status, it is found that there is no significant difference in the influence of social factors on their investment decisions with the other group of marital status. TABLE: 5.5.2(6).

38. There is no significant influence of social factors on investment decisions of bank employees belong to different religion.

TABLE 5.5.2(7) shows that test statistics of one-way ANOVA test. The significant p=0.280>0.005, which is not significant in the case of influence of social factors on investment decisions of bank employees belong to different religion.
39. There is a significant influence of social factors on investment decisions of bank employees belong to different educational qualification. TABLE 5.5.2(8) and TABLE 5.5.2(9) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.000<0.005, which is significant in the case of social factors on investment decisions bank employees belong to different educational qualification. Null hypothesis 2(e) is rejected.

40. There is a significant influence of social factors on investment decisions of bank employees belong to a different number of dependents. TABLE 5.5.2(10) and TABLE 5.5.2(11) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.000<0.005, which is significant in the case of social factors on investment decisions bank employees belong to a different number of dependents. Null hypothesis 2(f) is rejected.

41. There is a significant influence of social factors on investment decisions of bank employees belong to different districts. TABLE 5.5.2(12) and TABLE 5.5.2(13) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.000<0.005, which is significant in the case of social factors on investment decisions of bank employees belong to different districts. Null hypothesis 2(g) is rejected.

42. TABLE 5.5.2(14) and 5.5.2(15) depicts one sample t-test for comparing the mean of gender for the influence of economic factors on investment decisions. The mean score of the public sector is 45.9706 and private sector is 45.0939 with S.D 8.93333 and 9.36957 respectively, mean difference is 0.87669, t-value (1.638) is found to be not significant at 0.05 level (p=0.278>0.05). Hence null hypothesis 2(h) is accepted which means there is no significant influence of social factors on investment decisions between public and private sector bank employees.

43. There is a significant influence of social factors on investment decisions of bank employees belong to different Banks. TABLE 5.5.2(16) and TABLE 5.5.2(17) shows that test statistics of one-way ANOVA and Tukeys posthoc test respectively. The p=0.000<0.005, which is
There is a significant influence of social factors on investment decisions of bank employees belong to different Designation. TABLE 5.5.2(18) and TABLE 5.5.2(19) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.000<0.005, which is significant in the case of social factors on investment decisions of the bank of employees belong to the different designation. Null hypothesis 2(j) rejected.

45. There is no significant influence of social factors on investment decisions of bank employees belong to different monthly income. TABLE 5.5.2(20) shows that test statistics of one-way ANOVA test. The p=0.295>0.005, which is not significant in the case of social factors on investment decisions of the bank of employees belong to different monthly income. Null hypothesis 2(k) accepted.

46. There is no significant influence of social factors on investment decisions of bank employees belong to different monthly savings. TABLE 5.5.2(21) shows that test statistics of one-way ANOVA test. The p=0.215>0.005, which is not significant in the case of social factors on investment decisions of bank employees belong to different monthly savings. Null hypothesis 2(l) accepted.

From the above sub hypothesis testing using t-test, One-way ANOVA and Post hoc analysis it is clear that all the sub hypothesis is rejected except in 3 sub hypothesis that is with respect to religion, monthly income and monthly savings. Hence null hypothesis is rejected, which means there is a significant influence of social factors on investment decisions of bank employees with respect to demographic variables.

47. TABLE 5.5.3(1) and 5.5.3(2) depicts one sample t-test for comparing the mean of gender for the influence of economic factors on investment decisions. The mean score of the male category is 30.3343 and female category is 29.6090 with S.D 6.06818 and 5.72981 respectively, mean difference is 0.72525, t-value (2.217) is found to be not significant at 0.05 level (p=0.653>0.05). Hence null hypothesis is accepted which means there is no
significant influence of organisational factors on investment decisions between male and female bank employees. Null hypothesis 3(a) accepted.

48. There is a significant influence of organisational factors on investment decisions of bank employees belong to different age groups. TABLE 5.5.3(3) and TABLE 5.5.3(4) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.000<0.005, which is significant in the case of organisational factors on investment decisions of bank employees belong to different age groups. Null hypothesis 3(b) rejected.

49. There is no significant influence of organisational factors on investment decisions of bank employees belong to different marital status. TABLE 5.5.3(5) and TABLE 5.5.3(6) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.087>0.005, which is not significant in the case of organisational factors on investment decisions of bank employees belong to different marital status. Null hypothesis 3(c) accepted.

50. There is a significant influence of organisational factors on investment decisions of bank employees belong to different religion. TABLE 5.5.3(7) and TABLE 5.5.3(8) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.000<0.005, which is significant in the case of organisational factors on investment decisions of bank employees belong to different religion. Null hypothesis 3(d) rejected.

51. There is a significant influence of organisational factors on investment decisions of bank employees belong to different educational qualification. TABLE 5.5.3(9) and TABLE 5.5.3(10) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.000<0.005, which is significant in the case of organisational factors on investment decisions of bank employees belong to different educational qualification. Null hypothesis 3(e) rejected.

52. There is a significant influence of organisational factors on investment decisions of bank employees belong to a different number of dependents. TABLE 5.5.3(11) and TABLE 5.5.3(12) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.000<0.005, which is significant in the case of organisational factors on investment decisions of
bank employees belong to a different number of dependents. Null hypothesis 3(f) rejected.

53. There is a significant influence of organisational factors on investment decisions of bank employees belong to different districts.

TABLE 5.5.3(13) and TABLE 5.5.3(14) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.000<0.005, which is significant in the case of organisational factors on investment decisions of bank employees belong to different districts. Null hypothesis 3(g) rejected.

54. There is a significant influence of organisational factors on investment decisions of bank employees belong to different districts.

TABLE 5.5.3(15) and 5.5.3(16) depict one sample t-test for comparing the mean of gender for the influence of economic factors on investment decisions. The mean score of the public sector is 29.6697 and private sector is 30.6596 with S.D 5.73436 and 6.24060 respectively, mean difference is -0.98994, t-value (-2.84) is found to be significant at 0.05 level (p=0.021<0.05). Hence null hypothesis is rejected and the alternative hypothesis is accepted which means there is a significant influence of organisational factors on investment decisions between public and private sector bank employees. Null hypothesis 3(h) rejected.

55. There is a significant influence of organisational factors on investment decisions of bank employees belong to different Banks.

TABLE 5.5.3(17) and TABLE 5.5.3(18) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.000<0.005, which is significant in the case of organisational factors on investment decisions of bank employees belong to different banks. Null hypothesis 3(i) rejected.

56. There is no significant influence of organisational factors on investment decisions of bank employees belong to different Designation.

TABLE 5.5.3(19) and TABLE 5.5.3(20) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.034>0.005, which is not significant in the case of organisational factors on investment decisions bank employees belong to the different designation. Null hypothesis 3(j) accepted.

57. There is a significant influence of organisational factors on investment decisions of bank employees belong to different monthly income.

TABLE 5.5.3(21) and TABLE 5.5.3(22) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.000<0.005, which is
significant in the case of organisational factors on investment decisions of bank employees belong to different monthly income. Null hypothesis 3(k) rejected.

58. There is a significant influence of organisational factors on investment decisions of bank employees belong to different monthly savings. TABLE 5.5.3(23) and TABLE 5.5.3(24) shows that test statistics of one-way ANOVA and Tukeys post hoc test respectively. The p=0.003<0.005, which is significant in the case of organisational factors on investment decisions of bank employees belong to different monthly savings. Null hypothesis 3(l) rejected.

From the above sub hypothesis testing using t-test, One-way ANOVA and Post hoc analysis it is clear that all the sub hypothesis is rejected. Hence null hypothesis 3 is rejected, which means there is a significant influence of organisational factors on investment decisions of bank employees with respect to demographic variables.

59. There is a significant relationship among economic factors, social factors and organisational factors towards investment decisions of bank employees. TABLE 5.5.4(1) and TABLE 5.5.4(2) shows that test statistics of ANOVA factors and Regression coefficients test respectively. The p=0.000<0.005, which is significant, which indicates the investment decisions are dependent on economic factors, social factors and organisational factors. Null hypothesis 4 rejected.