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A Study on Investors Perception toward Rendered by Co-Operative Society in Modakkurichi

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ABSTRACT: Cooperative society has emerged as an important investment alternative to invest in the Capital markets. They provide an opportunity to avail the services of professionals at a very nominal cost, even in the case of small investments. However, there are many Cooperative society in Tamil Nadu particularly in erode district, they are competing with each other and offering multiple Cooperative society products. Knowing perception of Cooperative society investors can help these institutions to market their scheme in a better way. In this context, the proposed study attempts to study the awareness of Cooperative society, analyse the perception of investors towards Cooperative society, study the factors considered by investors and those which ultimately influence them while investing and also identify the threats of the Cooperative society which may adversely affect the investors. The study is expected to throw light on the benefit and limitations of investment to potential investors and provide information to financial institutions to improve their financial products and offerings to the public.

I. INTRODUCTION

Investment is an activity that is engaged in by people who have savings i.e. investments are made from savings, or in other words, people invest their savings. But all savers are not investors. Investment is an activity which is different from savings. If one person has advanced some money to another, he may consider his loan as an investment. He expects to get back the money along with invest on a future date. Another person may have purchased one kg of gold for the purpose of price appreciation and may consider as an investment. Yet another person may purchase an insurance plan for the various benefits it promises in the future. That is this investment.

Thus investment may be defined as “a commitment of funds made in the expectation of some positive rate of return”. Expectation of return is an essential element of investment. Since the return is expected to be realized in future, there is a possibility that the return actually realized is lower than the return expected to be realized. This possibility of variation in the actual and return is known as investment risk. Thus every investment involves return and risk.

Savings plays a vital role in building up the household economy as well as the national economy. Hence, attractive saving devices one very much necessary to increase and channel the saving in developing countries. India is taking much effort in including the saving habit among the people. Savings provide the financial security to savers. In order to mobilize savings, the government of India is issuing saving certificates, government bonds and securities carrying high rates of interest.

The term investment strategy refers to a set of principles designed to help an individual investor achieve their financial and investment goals. This plan is what guides an investor's decisions based on goals, risk tolerance, and future needs for capital. They can vary from conservative (where they follow a low-risk strategy where the focus is on wealth protection) while others are highly aggressive (seeking rapid growth by focusing on capital appreciation).

Investors can use their strategies to formulate their own portfolios or do so through a financial professional. Strategies aren't static, which means they need to be reviewed periodically as circumstances change

Understanding Investment Strategies

Investment strategies are styles of investing that help individuals meet their short- and long-term goals. Strategies depend on a variety of factors, including:

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- Age
- Goals
- Lifestyles
- Financial situations
- Available capital
- Personal situations (family, living situation)
- Expected returns

This, of course, isn't an exhaustive list, and may include other details about the individual. These factors help an investor determine the kind of investments they choose to purchase, including stocks, bonds, money market funds, real estate, asset allocation, and how much risk they can tolerate.

Investment strategies vary greatly. There isn't a one-size-fits-all approach to investing, which means there isn't one particular plan that works for everyone. This also means that people need to reevaluate and realign their strategies as they get older in order to adapt their portfolios to their situation. Investors can choose from value investing to growth investing and conservative to more risky approaches.

INVESTMENT STRATEGIES FOR EVERY INVESTOR

For nearly four decades, Alliance Bernstein has provided investment services to a diverse group of clients, including some of the largest institutional investors in the world. Our primary business goal is to design diversified investment strategies that help our clients build and preserve wealth during their lifetimes. Our portfolios include wealth, style-blend and style-pure strategies. These investment strategies, together with our global, innovative research, and our disciplined, principled investment processes, make Alliance Bernstein one of the most powerful investment organizations in the industry. Our investment services come in a variety of platforms to suit individual needs, including:

- Mutual Funds
- Education Strategies
- Retirement Services
- Separately Managed Accounts
- Sub advisory Services

An investor perception study is a proven method of gaining quantitative and qualitative insights from investors. A perception study seeks honest opinions and insights and identifies areas of concern from investors so that the company could update its strategy and tactics accordingly to better serve its customers, investors and key stakeholders and potentially achieve better valuation in the capital markets.

Types of Investment Strategies

Investment strategies range from conservative plans to highly aggressive ones. Conservative investment plans employ safe investments that come with low risks and provide stable returns. Highly aggressive ones are those that involve risky investments, such as stocks, options, and junk bonds, with the goal of generating maximum returns.

Many investors buy low-cost, diversified index funds, use dollar-cost averaging, and reinvest dividends. Dollar-cost averaging is an investment strategy where a fixed dollar amount of stocks or a particular investment are acquired on a regular schedule regardless of the cost or share price. Some experienced investors, though, select individual stocks and build a portfolio based on individual firm analysis with predictions on share price movements**.**

STRATEGIES

No strategy: Investors who don't have a strategy have been called Sheep. Arbitrary choices modeled on throwing darts at a page (referencing earlier decades when stock prices were listed daily in the newspapers) have been called Blindfolded Monkeys Throwing Darts [no source]. This famous test had debatable outcomes.

Active vs Passive: Passive strategies like buy and hold and passive indexing are often used to minimize transaction costs. Passive investors don't believe it is possible to time the market. Active strategies such as momentum trading are an attempt to outperform benchmark indexes. Active investors believe they have the better than average skills.

Momentum Trading: One strategy is to select investments based on their recent past performance. There is evidence both for and against this strategy.

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Buy and Hold: This strategy involves buying company shares or funds and holding them for a long period. It is a long term investment strategy, based on the concept that in the long run equity markets give a good rate of return despite periods of volatility or decline. This viewpoint also holds that market timing, that one can enter the market on the lows and sell on the highs, does not work for small investors, so it is better to simply buy and hold.

Long Short Strategy: A long short strategy consists of selecting a universe of equities and ranking them according to a combined alpha factor. Given the rankings we long the top percentile and short the bottom percentile of securities once every re-balancing period.

Indexing: This can be either a passive strategy if held for long periods, or an active strategy if the index is used to enter and exit the market quickly.

Developed markets vs emerging markets: Many people use developed stock markets because they are believed to be safer than emerging markets. Emerging stock markets can be less well-regulated than those in the developed markets increasing risks and have greater political risks associated. The most common way of investing in global markets is through funds.

Pairs Trading: Pairs trade is a trading strategy that consists of identifying similar pairs of stocks and taking a linear combination of their price so that the result is a stationary time-series.

Value vs Growth: Value investing strategy looks at the intrinsic value of a company and value investors seek stocks of companies that they believed are undervalued. Growth investment strategy looks at the growth potential of a company and when a company that has expected earning growth that is higher than companies in the same industry or the market as a whole, it will attract the growth investors who are seeking to maximize their capital gain.

Dividend growth investing: This strategy involves investing in company shares according to the future dividends forecast to be paid. Companies that pay consistent and predictable dividends tend to have less volatile share prices. Investors who reinvest the dividends are able to benefit from compounding of their investment over the longer term, whether directly invested or through a Dividend Reinvestment Plan (DRIP).

Dollar cost averaging: The dollar cost averaging strategy is aimed at reducing the risk of incurring substantial losses resulted when the entire principal sum is invested just before the market falls.

Contrarian investment: A contrarian investment strategy consists of selecting good companies in time of down market and buying a lot of shares of that company in order to make a long-term profit. In time of economic decline, there are many opportunities to buy good shares at reasonable prices. This company must have a durable competitive advantage, which means that it has a market position or branding which either prevents easy access by competitors or controls a scarce raw material source.

- The company must be in a growing industry
- The company cannot be vulnerable to competition.
- The company must have its earnings on an upward trend.
- The company must have a consistent return on invested capital.
- The company must be flexible to adjust prices for inflation.

Smaller companies: Historically medium-sized companies have outperformed large cap companies on the Stock market. Smaller companies again have had even higher returns. The very best returns by market cap size historically are from micro-cap companies. Investors using this strategy buy companies based on their small market cap size on the stock exchange.

Micro-Investing: Micro-investing is a type of investment strategy that is designed to make investing regular, accessible and affordable, especially for those who may not have a lot of money to invest or who are new to investing.

II. STATEMENT OF THE PROBLEM

Here various forms of investment, which have certain special and peculiar features, have been considered. As a form of investment, they are of great importance in India. These have been analysis in details.

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Investment and bank saving persons preference varies from one investment proposal to another on the basis of interest, dividend, bonus etc., investment and bank preference also varies with their income, age, gender etc. They are five investment schemes, which are available, they are investment proposal, post office deposits and certificates, deposits in banks and non-banking finance companies, life insurance policies, share market, bank schemes. The study covers all these schemes.

III. OBJECTIVES OF THE STUDY

- To study the investor perception towards Co-operative society at Erode.
- To understand the factor influencing the investor while making decision.
- To examine the level of satisfaction of the investor.
- To identify the problem faced by bank investor.
- To study the futures and options for special scheme provide by the company.
- To study the factors considered by the investors and those which ultimately influence them while investing.

IV. SCOPE OF THE STUDY

- The research is come out of the study on the topic.
- The study covers the Erode with some of the area only.
- The study explains the analysis of bank different savings schemes.
- The study aims at analyzing the Investor awareness and saving persons preference.
- To examine the level of bank investment and saving.

V. LIMITATION OF THE STUDY

- The study has in sufficient data collection.
- The analysis of interpretation data is taken from Erode some of the area only.
- The data find out periodical date is very short period.
- The data find out limited questionnaires and interpretation.
- The data collection has in sufficient financial details.

VI. REVIEW OF LITERATURE

AyelenBanega (2018) this paper implements strategies that use macroeconomic variables to select European equity banks, including Pan-European, country, and sector funds. We find that several macro-variables are useful in locating funds with future outperformance and that country-specific banks provide the best opportunities for fund rotation strategies using macroeconomic information. Our study provides new evidence on the skills of local versus Pan-European asset managers, as well as how macroeconomic information can be used to locate and time these local fund manager skills.

JohnChalmers ed all (2018) We find that the aggregate asset allocation decisions of US bank investors depend on economic conditions. Both anticipated economic downturns and periods of turmoil lead investors to direct flow away from risky equity funds and towards lower-risk money market funds. These patterns are markedly stronger for investors in low cost and low turnover funds relative to investors in high cost and high turnover funds, consistent with sophisticated investors being more sensitive to changing conditions. Our evidence suggests that individual investors, often dismissed as noise traders, collectively react to economic signals in a sensible manner when determining asset allocations.

XiaoJun ed all (2019) We analyze bank flow–performance relationship using a novel sample of Chinese banks that trade in a volatile market environment. Consistent with existing literature, we find that the net flow to a fund is positively related to past fund performance. However, the positive flow–performance relationship weakens when the stock market is divided into high and low volatile periods or when funds are divided into good and poor performers Furthermore, we find that the overall stock market performance is the primary driving force of flow–performance relationship and the positive relationship is more pronounced in bull markets.

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Stefan Frey ed all (2019) This paper proposes a methodological improvement to empirical studies of herd behavior based on investor transactions. By developing a simple model of trading behavior, we show that the traditionally used herding measure produces biased results. As this bias depends on characteristics of the data, it also affects the robustness of previous findings. We derive a new measure that is unbiased and shows superior statistical properties for data sets commonly used. In an analysis of the German bank market, our measure provides new insights into fund manager herding that would have been undetected under the traditional statistic.

JuliaChou ed all (2019) This study explores whether a firm's auditor choice affects its ability to access foreign equity capital. Using the equity holdings of foreign banks from 30 countries for the period, we find evidence that appointing a Big 4 auditor is associated with the increased level of foreign bank ownership in firms. Our results are robust when conditioned on firm-level information asymmetries, country-level information disclosure quality, and when employing the Enron–Andersen fiasco as the natural experiment. Furthermore, appointing Big 4 auditors is particularly important for firms to attract foreign capital during the 2008 global financial crisis.

Olivier Brandouy ed all (2020) We explore the potential benefits of a series of existing and new non-parametric convex and non-convex frontier-based fund rating models to summarize the information contained in the moments of the bank price series. Limiting ourselves to the traditional mean-variance portfolio setting, we test in a simple backtesting setup whether these efficiency measures fare any better than more traditional financial performance measures in selecting promising investment opportunities. The evidence points to a remarkable superior performance of these frontier models compared to most, but not all traditional financial performance measures.

Arian Borgers ed all (2020) Using these holdings, we measure funds' exposures to socially sensitive stocks in order to answer two questions. The financial payoff associated with greater "sin" stock exposure is positive and statistically significant, but becomes non-significant with broader definitions of socially sensitive investments. Despite the positive relation between bank return and sin stock exposure, the annualized risk-adjusted return spread between a portfolio of funds with highest sin stock exposure and its lowest-ranked counterpart is statistically not significant. The results suggest that fund managers do not tilt heavily towards controversial stocks because of social considerations and practical constraints.

Antonella Petrillo ed all (2020) Currently, one of the main instruments of Socially Responsible Investment is banks. Their growth in the financial market has been remarkable over the past few years, which has also paralleled the growth in the business ethics literature. The aim of the present work is to present a methodology useful to define a portfolio selection model for measuring the attractiveness of socially responsible asset investments. The result is the definition of a non-financial ranking to complete financial information about banks for investors demanding Corporate Social Responsibility. The methodology focuses on social responsibility decision-making criteria and their weights agreed by the main stakeholders.

Gordon JAlexander ed all (2021) This paper examines responses from a survey of 2,000 randomly selected bank investors who purchased shares from six different distribution channels. The survey provides data on the demographic, financial, and fund ownership characteristics of bank investors. It also provides data on investors' knowledge of the costs and investment risks of banks and the information sources these investors use to learn about these costs and risks. Our survey results strongly suggest there is room for improvement in the level of financial literacy of bank investors.

F.LarryDetzelRobert A.Weigand (2021) this study investigates the determinants of persistence in bank performance. Previous research that uses factor-mimicking portfolios and characteristic benchmarks to model fund performance fails to explain all the persistence in fund returns. This study employs a model that directly relates bank returns to the characteristics of the stocks held by funds. Adjusting fund returns for the size of the stocks in which funds invest and financial ratios intended to capture fund manager investment styles explains all the persistence in bank returns from the period in which persistence is most prevalent.

MohammadNajand (2022) we reexamine the information content of bank investment objectives to learn whether investors can use them to infer risk. For investment objectives to properly convey risk, risk must be heterogeneous between investment objective groups and homogeneous within them. The present study differs from earlier work in two important ways: (1) it reaches a generally different conclusion about within-objective class fund risk, and (2) it is being done against a backdrop of industry-wide incentive compensation structures that rely on these classifications as proxies for fund volatility. Empirical testing suggests that risk is heterogeneous within groups.

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SusanElkinawy (2022) Using data on dedicated Latin American banks and nearly 1000 Latin American stocks during the Asian and Russian currency crises, I find that the effects of certain firm characteristics on bank stock ownership are different than in non-crisis years. In response to crises, fund managers increase their holdings of cross-listed firms. This finding is evident among closed-end funds, suggesting features beyond liquidity influence stock ownership. Funds also reduce their holdings of firms competing with Russia's main exports. These results suggest that in addition to liquidity, trade links and governance concerns are important determinants of portfolio choice during crises.

KaustavSen (2023) In this paper, I examine the existence of earnings surprise anomaly for a sample of actively traded stocks in the Bombay Stock Exchange. I also examine if sophisticated institutional investors, in particular transient investors, exploit the earnings surprise anomaly. My results indicate that using a standard time series model to forecast earnings, there is clear evidence of a post-earnings announcement drift in the Indian market, even after controlling for common factors that affect risk and transaction costs. However, I find very little evidence that indicates transient investors exploit the earnings surprise mispricing. Attribution analysis of hedge portfolio returns based on increases in ownership by transient investors indicates that earnings surprise does not play a role; risk and liquidity does.

Ming-MingLai (2023) Overall, we have found evidence that bank performances yield superior returns with relatively lower systematic risks. The beta factor has demonstrated the highest coefficient and significance. The results further indicate that the average equity funds in Malaysia hold smaller market capitalization stocks and value oriented stocks, as well as buying past-winning and selling past-losing stocks. Our overall results suggest that Polish banks on average are not able to add value, as indicated by their negative net alphas. Interestingly, domestic funds outperform internationally investing funds, which points at informational advantages of local over foreign investors.

JędrzejBiałkowski (2023) This paper provides evidence on the performance of banks in a prominent emerging market; Poland. Studying an emerging market provides an excellent opportunity to test whether the consensus on the inability of banks in developed and highly efficient markets to beat the market, also holds in less efficient markets. While the weaknesses of legal institutions and underdeveloped capital markets in emerging countries could negatively contribute to performance, a certain level of market inefficiency might also enable fund managers to successfully apply security selection and therefore beat the market.In addition, we investigate whether Polish fund managers exhibit “hot hands”, persistence in performance. Finally the influence of fund characteristics on risk-adjusted performance is considered.

VII. RESEARCH METHODOLOGY

Research methodology is a way to systematically solve research problem. Research methodology is understood as a source of the study how to research is done scientifically. The various steps adopted by a researcher in studying the research problem along with the logic. The project work entitled “A study on investor awareness and perception towards Co-operative society with reference to Erode.

RESEARCH DESIGN

The research design constitutes the blue print for the collection, measurement and analysis of data. There are types of research design; they are exploratory research design, experimental research design and describe and diagnostic research design. The research had adopted descriptive research design for the study.

SAMPLE DESIGN

A sample is a subset from the total population. It refers to the techniques or the procedure to the research would adopt in selecting items for the sample (i.e) the size of the sample.

SAMPLING METHOD

Sampling method utilized was convenience sampling was adopted.

METHODOLOGY OF THE DATA COLLECTION

A descriptive research was undertaken to the study of the problem. The study is descriptive in nature. Descriptive research is those which are concerned with describing the characteristics of a particular individual of a group. The descriptive research describes the demographic the characteristic of the respondents and is typical concern with determining frequency with something occurs how the variables vary together.

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SOURCES OF DATA

Primary Data

It was collected through questionnaire further this data, are processed and tabulated using graphs the tables where analyzed and the finding has been drawn accordingly.

Secondary Data

It refers to a special kind of ratio, it is used to make comparison between two or more series of data, since the percentage reduce everything to a common base and there by allow meaningful comparison be made.

VIII. FINDINGS

- Majority 76.7% of the respondents are male.
- Majority 37.5% of the respondents age are 30-40 years.
- Majority 43.3% of the respondents qualification are Graduation level.
- Majority 42.5% of the respondent's occupation are farmer.
- Majority 80.0% of the respondents are married.
- Majority 55.8% of the respondents income are below Rs 1,00,000.
- Majority 38.3% of the respondents buy a business purpose loan
- Majority 96.7% of the respondents are investment for future.
- Majority 51.7% of the respondents invest in mutual fund.
- Majority 30.8% of the respondents are investing for Children Education.
- Majority 40.8% of the respondents are good value for money
- Majority 38.3% of the respondents are says co-operative society are clean and well-maintained
- Majority 35.8% of the respondents are says range of products and services is sufficient
- Majority 32.5% of the respondent are says the convient of working hours
- Majority 34.2% of the respondents are says the service expectation
- Majority 34.2% of the respondents says Modakurichi Co-operative Society to handle my transactions securely.
- Majority 32.5% of the respondents said communicates effectively with its customers
- Majority 35.8% of the respondents are said co-operative staff knowledgeable about the products and services
- Majority 34.2% of the respondents are said effectively handles customer feedback and suggestions
- Majority 31.7% of the respondents are says co-operative society offers services that are personalized to my needs
- Majority 32.5% of the respondents are Satisfaction level with the overall services
- Majority 34.2% of the respondents are says the level of customer service representatives are friendliness and helpful
- Majority 30% of the respondents are says the operating hours of the co-operative society
- Majority 38.3% of the respondents are says waiting time for services from the bank
- Majority 35% of the respondents are says up-to-date technology to serve customers meet the satisfaction
- Majority 34.2% of the respondents are says with the benefits of being a member of the co-operative society
- Majority 36.7% of the respondents are says Clarity and informativeness of the co-operative society's advertising and promotions
- Majority 33.3% of the respondents are says convenience of the location of Modakurichi Co-operative Society
- Majority 33.3% of the respondents are says to needed products are often out of stock
- Majority 31.7% of the respondents are says customer service representatives are often unhelpful or unfriendly
- Majority 30% of the respondents are says i often experience delays in receiving services
- Majority 30.8% of the respondents are says problems and issues are not resolved by the co-operative society
- Majority 34.2% of the respondents are says the payment options are not enough for my convenience
- Majority 34.2% of the respondents are says Facing difficulty to provide feedback or suggestions

IX. SUGGESTIONS

- The absence of investor bank saving/investment habits is fear of insecurity on return for the deposited money. This hurdle can be removed only by the savings or investments modes. It should give assurance for the repayment of the deposited money.
- By establishing many special investor banks, the savings mode can encourage the reliance bank saving habits.

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- To enhance the saving habits, the mode of investor bank savings must attract the people by providing many offers or attractive prices.
- The investors have to identify the market situation and price fluctuations in precious model.
- The persons who want to invest in stock markets should read newspapers, journals, books and other publications on bank investment matters.
- Most of the respondent's investment and deposits in investor bank
- Most of the respondents are getting from loan purpose for agriculture.
- The investor perceived for children's future used for this amount.

X. CONCLUSION

Today, the all area people community has started realizing the importance of money and money's worth. They are initiated to prepare a budget for the proposed expenses and compare it with the actual expenses met by them, so that they are not influenced by other tempting and fashionable expense. It is evident from the study undertaken that most of the rural area peoples are saving their money for the purpose of their children's education, marriage and other welfare expenses. If the stated suggestions are adopted, there may be a bright chance to increase the bank savings and investment habits of all area people in Erode.

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