

## A STUDY ON FACTORS THAT DETERMINE INVESTMENT DECISIONS

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### ABSTRACT

This study attempts to find out the significance of demographic factors of population such as gender, age, education, occupation, income, savings and family size over several elements of investment decisions like priorities based on characteristics of investments, period of investment, reach of information source, frequency of investment and analytical abilities. The study was made by conducting a survey in Nagapattinam district of Tamilnadu, South India and the statistical inferences were deduced using computer software tools. The study reveals that the demographic factors have a significant influence over some of the investment decision elements and insignificant in others elements too. The study also discloses a general view of investors perception over various investment avenues.

**KEYWORDS:** Investment, Investment Decision Process, Physical Investments, Financial Investments, Return on Investments, Risk. JEL Classification: M00