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An analysis on factors affecting buying behaviour towards financial instruments with special reference to Trichy district

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Abstract

Buying behaviour can be broadly classified as the decisions and actions that influence the purchase behaviour of a consumer. Buying behaviour is the process by which buyer tends to satisfy his/her needs by selecting their choices. Deregulation and the emergence of new forms of technology have created highly competitive market conditions which has a critical impact upon buyer behaviour. The paper presents the factors affecting the buying behaviour towards financial instruments. The study was conducted among 120 respondents belonging to different demographic groups in Trichy District. The results reveal that customer satisfaction is the main factor which affects buying behaviour of investors.

Keyword: Buying behaviour, Emotional, Rational, Customer satisfaction and Investors.

Introduction

The Indian consumer market has higher disposable income, the development of urban life style and increase in consumer awareness has affected the buyer behaviour in cities, towns and rural areas. India is set to grow into the fifth largest consumer market in the world by 2025. The study of buying behaviour does not only include reasons for buying but also the consumption process of the consumer at large. In the entire process of buying consumer gets driven by motivation, income, lifestyle, opinion, culture, personality etc. (Katiyar and Katiyar, 2014)^[2]

Buying behaviour is the process by which investor tends to satisfy their needs by showing their choices. The behaviour of a person can be affected by many of internal as well as external environment. The demographical factors play critical role in determining individual buying behaviour for any goods / services and also influenced by cultural, social, personal and psychological factors.

Objectives

- To identify factors which affect the buying behaviour of the investors.
- To analyze the purchase motivation style of the investors.

Review

- **Jani and Jain (2014)**^[1] analysed about measuring buying behaviour of rural investors for mutual fund among 100 respondents from valsad city and surrounding rural areas. This study results demographical factor has influence on buying behavioural pattern of rural investors, risk is the main factor affecting buying behaviour of investors and
- **Katiyar and Katiyar (2014)**^[2] studied about influencing factors on Indian consumer buying behaviour towards FMCG products on the basis of demographic, psychographic, behavioural factors among 150 consumers in Uttar Pradesh. This study results that perception of rural and urban consumers are same, the democratic background of the rural consumer plays a vital role in determining the behavioural aspect as well as the royalty of brand and they prefer purchasing of FMCG products mostly from convenience store or neighbour retail store.
- **Jani and Jain (2013)**^[4] examined about the buying behaviour of urban rural for financial assets specifically focused on mutual fund among 200 respondents from valsad

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