

# An Empirical Study of Investor Behaviour in Investment Decision Making among IT Professionals

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Received: 13 July 2025

Revised: 27 July 2025

Accepted: 11 August 2025

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**ABSTRACT-** This study shows that flexible work timetable makes a big difference for women in their careers. Women who had flexible work strategy said they felt happier at work had better mental health and were able to balance their personalized and specialized lives better. They felt more in control of their time could take exceed care of themselves and had more energy to handle both work and personal tasks. Fixed work hours can be useful because they give a sense of structure and predictability but they often don't suit the needs of women specifically those who own family or other responsibilities. Hybrid work layout had some benefits but they didn't always furnish a steady routine which occasionally caused confusion. Women with flexible schedules also reported less strain and were less likely to feel burned out. Many felt more independence to learn new skills and connect with others in their field which is major for their career growth. On the other side women with strict agenda often felt limited. Over 40% said fixed hours held them back slowing down their career progression or stopping them from taking on important projects. The study certainly shows that flexible work schedules are more than just a nice benefit they are essential for assisting women succeed and remain emotionally healthy. To build workplaces that are supportive and strong, companies should offer flexible options that fit different job needs. With more people using digital tools for remote and hybrid work are not just possible they're necessary for a workforce that can meet the demands of the future.

**KEYWORDS-** Investors Behaviour, IT Professionals, Financial Literacy, Risk Tolerance, Investment Decision Making, Digital Platforms, Behavioural Finance, Emotional Bias, Mutual Funds, Equity Investments.

## I. INTRODUCTION

Investment behaviour is critical in determining an individual's financial wellbeing. It refers to how people select various financial instruments such as mutual funds, equities, fixed deposits and real estate in order to generate wealth secure their future or achieve personal goals. Traditional finance implies that investors make rational decisions, balancing risks and returns objectively. However, in reality emotions, habits and mental shortcuts frequently influence financial decisions as investigated by the expanding discipline of behavioural finance. This study focuses on IT workers a group known for their high wealth, excellent educational backgrounds and natural

comfort with digital tools and platforms. On the surface individuals appear to be well prepared to make sensible financial decisions. Many people in this category lack formal financial education and may be just as susceptible to behavioural biases like overconfidence, herd mentality and loss of aversion as any other demographic. Also, evidence is occasionally used to guide their financial decisions and emotions, peer influence and intuitive thinking also play a role.

Understanding how IT professionals think and behave when it comes to investing is critical not only for improving individual outcomes but also for developing effective financial advisory strategies and public policy that promotes long term and rational wealth creation in this influential workforce segment.

## II. LITERATURE REVIEW

Over the past 20 years, both professionals and scholars have become more interested in flexible work arrangements. They are more than just a workplace trend and they have been associated to increased productivity, reduced stress and improved work-life balance particularly for women juggling professional and caregiving duties. Waseem [25] discovered that flexible hours increased production and reduced absenteeism. A recent study by Çivilidağ and Durmaz [16] found that flexibility at work improved job satisfaction and performance. Similarly, Abid and Barech [13] found that flexible scheduling led to less stress and more productivity.

Raskar and Khatke [22] focused on the Indian IT sector and found an increasing desire for flexible work models that address the industry's specific demands. In a study conducted in South Africa by Fransman [17] found that flexible schedules help women in particular by increasing job satisfaction. Supporting this Munjal and Anooja [20] discovered that job flexibility reduced stress and improved work-life integration, while Jivan [18] noticed enhanced motivation and energy in female professionals. Thakur [23] highlighted that flexible hours are particularly associated with improved performance in India's IT workforce.

Recent contributions by Venkatesh and Sandra [24] have written on how flexible schedules can help professionals manage both productivity and personal commitments successfully. Kossek and Michel [19] emphasize the importance of having control over one's schedule which greatly improves job engagement and satisfaction.

Several theories offer a framework for understanding these patterns. Clark's [8] Work Family Border Theory illustrates how flexible borders between work and personal life promote peace. Greenhaus and Beutell [6] noted that role conflicts in inflexible work cultures frequently result in discontent and stress.

According to research, flexible models are beneficial in family centric cultures. Hill et al. [5] discovered that these arrangements reduce staff turnover while increasing loyalty. Shockley and Allen [1] stressed that scheduling flexibility promotes gender equity at the workplace. Allen et al. [12] found that employees who have more control over their time are less likely to encounter exhaustion.

On a more general scale Bailyn [14] advocated for a structural reform of workplace norms to facilitate women's professional advancement. Moen et al. [4] found that flexible work reduces stress but Berkun [15] proposed that autonomy increases creative productivity. Wayne et al. [3] discovered that flexible work increases organizational commitment while Rapoport et al. [21] argued for a cultural shift in work structure to encourage long term work life balance.

There is additionally rising concern about how restrictive work settings can drive women out of the workforce. Glass [7] discovered that inflexible employment frequently conflict with parenting responsibilities, prompting women to leave. Briscoe [9] and Boushey [10] on the other hand demonstrated how adaptability not only helps women stay in the workforce but also boosts overall economic production.

Theoretical models such as Bakker and Demerouti's [11] Job Demands Resources [JD-R] framework demonstrate how having access to supportive tools like scheduling flexibility increases work engagement. Schieman and Glavin [2008] recognized time management as an important aspect in lowering psychological stress.

While global studies continually confirm the importance of flexible work there is still a considerable gap in Indian specific research particularly in comparative research on fixed vs. flexible schedules and how these models affect women psychological wellbeing and long-term career advancement. This gap highlights the crucial need for targeted context specific research to guide inclusive and sustainable workplace practices in India.

### III. RESEARCH METHODOLOGY

This study used a descriptive and comparative approach to look at how fixed and flexible work schedules affect different areas of women's specialized and individual lives. The goal was to examine how different scheduling arrangements leverage work life balance, productivity, job satisfaction, mental health and career growth for women in expert roles. To get a complete and representative picture both numerical and detailed data were collected. The main data came from a structured questionnaire that had both yes or no type of questions and questions that asked people to rate their agreement on a scale.

The survey included 20 carefully chosen questions about work schedules, job responsibilities and satisfaction with work, stress levels and opportunities for career development. A total of 120 working women took part in the study from various fields such as education, engineering, healthcare, government and freelance work.

To get a variety of opinions data was collected both online and offline. Online responses were collected through Google Forms sent via WhatsApp, email and professional groups helping to reach people in different locations and types of jobs. Offline responses were collected through physical questionnaires handed out at workplaces, community centres and schools.

The people in the study were split into diverse work schedule groups 50% had regular hours like working from 9 AM to 5 PM. 30% had adaptable hours, meaning they could pick when to start and end their day and 20% had a mix of both regular and flexible hours. About half of the people were under 25 years old showing that many early career specialists were part of the study. The selection was done carefully to include women from different jobs and industries making sure a wide range of work schedule expertise were covered. The study followed ethical rules including getting informed assent from everyone keeping their identities private and allowing them to choose whether to take part. Data from yes or no questions and scale-based questions was analyzed using Google Sheets and Microsoft Excel.

Simple stats like percentages, averages and how often certain answers happened were calculated for each part of the study. Charts, bar graphs and pie charts were used to show how answers were spread out and to compare trends between the different schedule types. The written answers to open ended questions were grouped into themes like the stress of childcare. How happy people were with their schedules things that stop them from being productive and difficulties in moving up in their careers. These themes helped explain the numbers in more detail combining both numerical and written analysis. Demographic factors like age, job and schedule type were considered during the analysis.

Participants shared details about challenges related to personal life like taking care of kids, elderly family members or themselves as well as their satisfaction at work and mental health. These challenges were looked at in relation to the type of schedule they had. The study also looked at how work schedules affect someone's ability to move forward in their career like getting promoted, building professional connections or going back to school. The Job Demands Resources [JD-R] model and Work Life Balance Theory were used as ideas to help explain how flexible schedules can be helpful resources while fixed schedules can create demands at work.

The study also used feminist theory to comprehend how strict work schedules affect people, especially women who have to manage both their jobs and family responsibilities. Using the JD-R framework, the research looked at productivity and happiness as things that depend on job demands like fixed hours, overtime and resources like flexible schedules and freedom to make decisions. To make sure the questions were clear and fair a pilot test was done and the results helped improve any confusing or biased questions. Both online and paper-based surveys had a high response rate and only complete and valid answers were used in the analysis. Responses that were neutral were considered to show uncertainty or that the employee's needs didn't match the work structure they were in.

The study compared how people felt, their mental health, and how they saw their career chances in three different work schedule types fixed, flexible and hybrid. This was

done using cross tabulations and basic statistical tests. The analysis also looked deeply into how different schedules affected challenges like managing home duties, stress and burnout. The research approach covered a wide range of topics and looked into them in detail giving a complete picture of what women professional's experience with different work schedules. The strong methods and the variety of people involved in the study make the findings reliable and useful for workplaces in both big cities and smaller towns in India.

#### IV. DATA ANALYSIS AND INTERPRETATION

A study asked 120 women who work professionally about their schedules. Half of them had fixed work hours 30% had flexible hours and 20% worked in a hybrid setup. Most of the women were under 25 showing that the workforce is young and still changing. Engineers were the biggest group in the study. Women with flexible hours were the most satisfied with their jobs scoring 67.5%. Those with fixed hours had average satisfaction. Most people felt work and life were balanced but stress and mental health were still issues especially for those with fixed hours.

Women with flexible schedules felt more confident about getting things done and managing their tasks. Many with fixed hours felt overwhelmed. Flexible work was also linked to better emotional health and helped some women go back to school. But hybrid workers had mixed feelings often getting confused from switching tasks too much. Many women had trouble balancing home responsibilities and found their career progress is slow because of strict schedules.

Fixed hours also limited their chances to meet people and build connections. Tests showed that flexible schedules led to higher job satisfaction and better mental health which supports the ideas. Overall, the results show that flexible work helps women feel better emotionally be more productive and be happier with their jobs. But it also shows that more support and communication from companies are needed.

#### V. FINDINGS AND SUGGESTIONS

This study shows that flexible work schedules make a big difference for women in their careers. Women who work flexibly said they were happier at work felt healthier mentally and had a better balance between their personal and professional lives. They felt more in charge of their time could take better care of themselves and had more energy to handle both their work and personal tasks.

Fixed work hours can be helpful because they give a sense of order and predictability but they often don't fit the needs of women especially those who have to take care of family or other responsibilities. Hybrid work setups had some good points but they didn't always provide a steady routine which sometimes made things confusing.

Women who worked flexibly said that they had less stress also were less likely to feel burnt out. Many of them felt more freedom to learn new skills and connect with others in their field which is important for their career. On the other hand, women with strict schedules often felt limited. Over 40% said their fixed hours held them back by delaying their career growth or stopping them from getting involved in important projects.

The study clearly demonstrates that flexible work schedules are more than simply a nice bonus they are an important aspect of helping women achieve and stay emotionally well. To establish inviting and strong workplaces organizations should offer flexible alternatives that meet the needs of various jobs. As more individuals use digital tools, remote and hybrid work choices become not only feasible but also necessary for a workforce that can stay up with the future.

#### VI. CONCLUSION

This study underscores the critical role of flexible work schedules in enhancing the professional and personal wellbeing of women. Flexible arrangements were consistently linked to higher job satisfaction, improved mental health and a stronger sense of work life balance. Women with flexible schedules felt more in control, experienced less stress and were more likely to engage in personal development and networking factors essential for career advancement. In contrast fixed schedules while offering structure often limited autonomy and hindered women's ability to manage caregiving responsibilities and pursue growth opportunities. Hybrid models showed potential but lacked consistency for some. The findings suggest that flexibility in work is not a luxury but a necessity for sustaining women participation and progress in the workforce. To foster inclusive high performing workplaces organizations must embrace flexible role sensitive scheduling supported by thoughtful HR policies and a culture that values wellbeing alongside productivity.

#### CONFLICTS OF INTEREST

The authors declare that they have no conflicts of interest.

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