

## Factors Affecting for Bank Employees' Investment Behaviors

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### ABSTRACT

**Introduction:** Behavioural finance is an emerging field in financial markets and the study intended to identify the factors and the impacts on bank employees' investment decisions.

**Design/Methodology/Approach:** The study uses seventy seven bank employees work in three state banks, located in Colombo and Puttalam districts as the sample. Ten independent and one dependent variable were used and independent variables were segregated in to five factor categories. Data were gathered by administrating a five point likert scale questionnaire.

**Findings:** Results of the study suggested that, independent variables were impacted on bank employees' investment decisions and age of the investor, strength of the economy were very highly impacted. Personal factors of an investor (risk tolerance, financial literacy) is identified as the most important and the basic factor, while recommendation of others was the least influencing factor for bank employees' investment decisions.

**Conclusion:** The study concluded that, selected variables were significantly influenced on bank employees' investment behaviours.

**Keywords:** *Behavioral Finance, Investment Behaviors, Financial Markets, Bank Employees, Investment Decisions.*