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Investment Attitudes of Teachers: A Comparative Study between Private and Government Colleges in Bangladesh

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Abstract

The primary priorities of any rational economic agents are savings and investments in order to boost their income, standard of life, and financial well-being. The study attempts to investigate the investment patterns of both government and private college teachers. The researcher also attempts to analyze the investment patterns of teachers, their preference for investment avenues, and risk factors that influence investment decisions. Primary data was collected via a structured questionnaire from 160 government and private college teachers in the Cumilla district of Bangladesh. The study used both descriptive and inferential statistics to find answers to the research questions. The study found that bank deposits are the most preferred investment avenue and the share market is the least preferred investment pathway for both government and private college teachers. From the factor analysis, three factors are identified to influence the respondent's investment behavior. The study might be helpful for policymakers, economists and relevant private-public bodies to understand the investment behavior of teachers and to take appropriate steps to promote the overall economic wellbeing of the specific community.

Keywords: Bangladesh, College Teachers, Investment, Investment Behavior

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1. Introduction

Economic agents are likely to save from their income and invest it further in their future betterment. There is no doubt for a developing country like Bangladesh that saving and investment could be a key determinant for the economic growth and development. Investment is necessary for economic expansion, and it is frequently funded by either domestic savings or foreign capital inflows. Investment is the act of using money to earn more money. Saving and investment play a crucial role in achieving growth and stability in a country. It can even help a developing country like Bangladesh to get rid of the vicious cycle of poverty by creating a big push.

Teachers are the cornerstone of a nation's knowledge. They play an essential role in shaping the future by imparting their wisdom and experiences to the younger generation. Since teachers are regarded as a country's greatest asset, their welfare and standard of living ought to be protected and improved. Government college teachers primarily rely on their salaries as their main source of income, while private college teachers often supplement their earnings through private tuition fees. Nowadays, having money is essential to one's existence, and its significance is increasingly being acknowledged within the teaching community as well. Thus, their investment behavior should be thoroughly studied in order to encourage them to contribute to the economic process. Therefore, teachers' attitudes toward consumption, savings, and investment can shape their financial behavior, which, in turn, may impact their quality of life and subsequently influence the education system. The important factors on the standard lie in their lifestyle and it is greatly influenced by the consumption pattern, savings, and investment. Thus, the behavior of the teacher toward saving and investment will have a great impact on the quality of education (Dhamala et al., 2015).

Financial success can be achieved only through proper financial planning, which includes planning for education, emergency funds, insurance programs, savings, and investments. Investment is the creation of more money through the use of capital. Cumilla district is an important educational hub. A huge number of schools, colleges, and educational institutes are situated here. Large numbers of people working as teachers in the colleges are considered as the study population. Teachers primarily depend on the income they receive from their monthly salaries. This study focusses on how well-informed government and private college teachers are about investment behavior and patterns. The income of the government and private college teachers are different due to their nature of appointment and pay scale. That's why their saving and investment patterns are also different. Based on the problem identified, the study attempts to analyze the investment behavior of government and

private college teachers. However, the specific objectives are:

i) to analyze and compare the investment pattern of government and private college teachers;
ii) to identify and discuss the key socio-demographic determinants of investment behavior of government and private college teachers; and
iii) to analyze and compare the investment preference and the risk perception of government and private college teachers.

2. Literature Review

Yasodha and Ravindran (2017) studied on savings and investment patterns of arts and science college teachers working in the Coimbatore district. The study finds that fixed deposits, public provident funds, and pension funds are considered to be the best investment plans by the respondents in the study region. The socioeconomic parameters of age, family size, number of family members, yearly income, housing, and educational background have had a major impact on the college professors' investment pattern and time frame in the Coimbatore District.

Parimalarani (2018) conducted a study on the causes and incentives behind the teaching faculty's investments and savings in Alagappa University's affiliated colleges. 300 respondents were selected using a straightforward random sampling technique. Savings and investment have been negatively impacted by the spending culture brought about by rising consumerism. The government, businesses, and financial institutions should all take the necessary steps to promote saving behaviours, according to the report.

Bosire et al. (2019) studied on impacts of demographic variables on teachers' investment value in Kenya's Kisii County. According to the study, income, gender, and age were all important variables that positively impacted investment. Compared to their female colleagues, male teachers were shown to be more likely to possess higher value findings. It was also discovered that higher-paid teachers were more likely to own valuable investments. Additionally, older teachers were more likely to own higher-value investments, according to the survey.

Anju (2017) conducted a study on the nexus between demographics and investment behavior. The researcher found that the major crucial factors such as regularity of returns, the interest rate of investment, protection against risk, the safety of principal, maturity of the investment, personal experience, income, and major life events like retirement that influenced the investment decision.

Another study has shown the connection between Ghanaian and Swaziland teachers' investment behaviour and financial attitudes. The results show that skills in handling and knowledge of financial affairs were found to be significant factors in the teacher's investment patterns (Msibi, 2017).

A study found that teacher's lifestyles are influenced by consumption patterns, savings, and investments. Individual investors' actions as they search for, assess, purchase, and review investment products and, if necessary, arrange them are referred to as investment behavior. Investment behavior shows how individual investors divide up their extra cash into different kinds of investments (Gandhi, 2016).

Suganthi (2015) conducted a study on Investment Patterns and Savings of Teachers at Sirkali Town in Tamilnadu. A structured questionnaire was given to 100 teachers at various schools in Sirkali town in order to get the data. The researcher found that the majority of the teachers are saving money as bank deposits, post office deposits, gold, and LIC.

Madhukar (2015) conducted a study of investment awareness among the college teachers in Latur district. The result concludes that people with only Post Graduation qualifications are investing in high-risk securities and people with Ph.D are investing only in risk-free securities. The result also indicates that there exists a good association between expected return and portfolio choice.

Wubie et al. (2015) studied on the impact of demographic variables on Ethiopian high school teachers' decisions to save and invest. To identify the factors, the researchers employed the OLS model. According to the regression analysis, family size and gender have a large beneficial impact on saving and investing, whereas age and social ceremonial expenses have a considerable negative impact. Additionally, occupation has a detrimental impact on investment.

A study conducted by Das (2012) among Indian households to know about the patterns of investment decisions. The researcher applied the IDM variables technique on 500 respondents and found that satisfaction, opinion, familiarity, and demography played a crucial role in investment decision-making.

Chowdhury (2016) conducted a study on the investment behavior of Working Women in Chittagong, Bangladesh, and found that investors' income levels influence the amount they invest and that experience with investments

builds over time. It's also observed that women save in a disciplined manner and are quite rational and cautious in addressing their hard-earned savings.

A study conducted by Khan et al. (2015) in Khulna City looks into the variables that affected a sample of 270 investors' decisions to purchase shares. The result showed that investment decision is more influenced by market, hedging, and economic variables. The result also indicates that investors' decisions in the share market are influenced by the use of business annual reports that provide financial ratios.

From the above Literature review, it is seen that all the studies relating to teacher's investments focused either on their saving behavior or saving pattern or investment behavior. Very few of them focus on the comparative analysis of public and private college teacher's preferences and risk perceptions toward savings and investment avenues. Saving and investment behavior are required to be updated regularly. Also, very few studies have been found on the saving and investment behavior of teachers in Bangladesh. So, there is a scope to conduct a study on this topic. So, this study of investment patterns of college teachers in Cumilla district will fill the research gap through a detailed analysis on the preferences, risk perceptions, and pattern of investment avenues and investment attributes of teachers.

3. Research Methodology

3.1 Study Area

The study selects cumilla district of Bangladesh as the study area purposively. Cumilla is one of the most financially vibrant districts in Bangladesh, known for its high educational standards, thriving business environment, and numerous financial institutions. An enormous number of renowned colleges and educational institutions contribute significantly to the region. Huge numbers of human resources are working in the colleges as teachers and they are considered as the study population. In Cumilla District, there are 21 Government colleges and 77 private colleges. The study selects respondents randomly from both categories of teachers-government and private college teachers. Only teachers who have been employed on a regular basis at various government and private colleges in this region were included as respondents in this empirical study. The total sample size is 160, which has been selected randomly, with 80 respondents from government colleges and 80 respondents from private colleges.

3.2 Data Collection

To conduct the research primary data were collected using the interview method with a pre-structured questionnaire. During the interview, each question was asked systematically to the respondents in a sequential manner and information was recorded accordingly.

3.3 Data Analysis

To analyse the primary data collected from the respondents, the Statistical Package for Social Sciences (SPSS) is employed. Both descriptive and econometric analyses were employed to analyze the data.

4. Findings and Discussion

4.1 Demographic and socio-economic information

Socio-demographic characteristics play an important role in the investment behavior. This section includes age, gender, marital status, family size, educational qualification, family monthly income, length of service in the institution, etc.

4.1.1 Age of the respondents

Table 4.1: Age distribution of the respondents

Age group	Government college teachers		Private college teachers	
Age group	Respondents	Percentage	Respondents	Percentage
21-30 years	9	11.3	25	31.3
31-35 years	29	36.3	30	37.5
36-40 years	30	37.5	17	21.3
Above 40 years	12	15.0	8	10.0
Total	80	100	80	100

Source: Authors calculation based on survey data

Age is an important demographic variable in determining investment behavior. From the above result, it is found that most respondent's age range is 31 years to 40 years. 73.8% of respondents are 31 years to 35 years and 58.8% of respondents are 36 years to 40 years.

4.1.2 Gender of the respondents

Table 4.2: Gender of the respondents

Indicator	Government	Private
Male	68.70%	71.20%
Female	31.30%	28.80%

Source: Primary data

From the above table, it is observed that male is the majority number of respondents, both for the government (68.70%) and private college teachers (71.20%).

4.1.3 *Marital status of the respondents*

Table 4.3: Marital status of the respondents

Marital status	Government	Private
Unmarried	17.5%	36.3%
Married	82.5%	63.7%

Source: Primary data

The results show that the majority number of respondents is married, with 82.5% of government college teachers and 63.7% of private college teachers being married.

4.1.4 Family size of the respondents

Table 4.4: family size of the respondents

Family Type	Government	Private
Nuclear	68.3	53.7
Joint	38.7	46.3

Source: Primary data

Family size is one of the important demographic variables that influence saving and investment behavior. It is shown that 68.3% of government college teachers belong to nuclear families, while 53.7% of private college teachers have nuclear families. It can be concluded that the majority of respondents from both sectors belong to nuclear families.

4.1.5 Number of earning members

The number of earning members of a family is an important factor in determining investment behavior. Because the family's monthly income and savings amount are significantly influenced by the number of earning members.

Table 4.5: Number of earning members of the family

No. of family members	Government	Private
1 member	48.8%	56.3%
2 members	43.7%	37.4%
3 members	5%	5.0%
Above 3 members	2.5%	1.3%

Source: Author's compilation based no collected Primary data

From the table, it can be concluded that the majority of respondents' families have only one earning member, with 48.8% of government college teachers and 56.3% of private college teachers having just one earning member.

4.1.6 Place of residence

Table 4.6: Place of residence of the respondents

Residence Location	Government	Private
Rural	21.3%	32.5%
Semi-Urban	16.3%	10.0%
Urban	62.4%	57.5%

Source: Primary data

From the above table indicate that the majority of respondents live in urban areas, with 62.4% of government teachers and 57.5% of private teachers residing in urban areas.

4.1.7 Educational Qualification

Table 4.7: Educational qualification of the respondents

Education of teachers	Government	Private
Graduation	6.3%	30%
Post-graduation	83.8%	68.8%
Post-graduation with M.Phil.	7.5%	1.3%
Ph.D.	2.5%	-

Source: Author's compilation based on collected Primary data

The result shows that 83.8% of government college teachers have a post-graduate education, while68.8% of private college teachers are also postgraduates.

4.1.8 Length of the service in this institution

Table 4.8 Length of the service of the respondents

Length of Service	Government	Private
Under 5 years	38.8%	57.5%
6-10 years	43.8%	30.0%
11-15 years	13.7%	8.8%
Above 15 years	3.7%	3.8%

Source: Primary data

From the study, it is concluded that the majority of government college teachers (43.8%) have been serving in their institutions for 6-10 years, while the majority of private college teachers (57.5%) have been serving for less than 5 years.

4.1.9 Income from another source

Table 4.9: Income from another source of the respondents

Income from another source	Government	Private
Yes	37.5%	42.5%
No	62.5%	57.5%

Source: Author's compilation based on collected Primary data

From the study, it is observed that 42.5% of private college teachers have an additional source of income, while 37.5% of government college teachers also have another source of income.

4.1.10 Retirement benefit

The survey reveals that government college teachers receive retirement benefits, while private college teachers do not receive any retirement benefits from the government.

4.1.11 Family monthly income

Family monthly income means that the total income of the respondents' family includes salary and income from another source. Family monthly income plays an important role in making decisions about saving and investment.

Table 4.10: Family monthly income of the respondents

Family income	Government	Private
Below taka 25,000	0.0	17.5
Taka 26,000-30,000	11.3	22.5
Taka 31,000-35,000	30.0	30.0
Taka 36,000-40,000	36.3	16.3
Taka 41,000-45,000	12.5	7.5
Above 45,000	10.0	6.3

Source: Author's compilation based on collected Primary data

It is observed from Table 4 that, the majority of the government college teacher's family monthly income is between taka 36,000-40,000 and it is 36.3% where a majority of the private college teacher's family monthly income is between taka 31,000-35,000.

4.2 Investment pattern of government and private college teachers

4.2.1 Preference period of investment

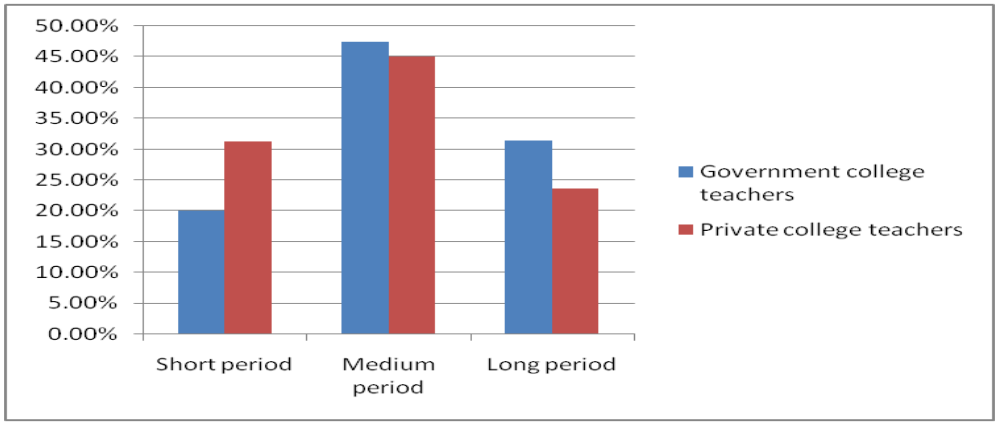


Figure 4.1: Preference period of investment

The motivation behind investment can be related to savings goals. Every individual investor chooses the best investment option. From the study, it is shown that 20.0% of government college teachers prefer short-term maturity to periods of investment whereas 31.3% of private college teachers prefer it. The most preferable

investment period is a medium-term investment. Medium-period investment is most preferable for government teachers (47.5%) and private teachers (45.0%).

4.2.2 Preference period to hold the investment avenues

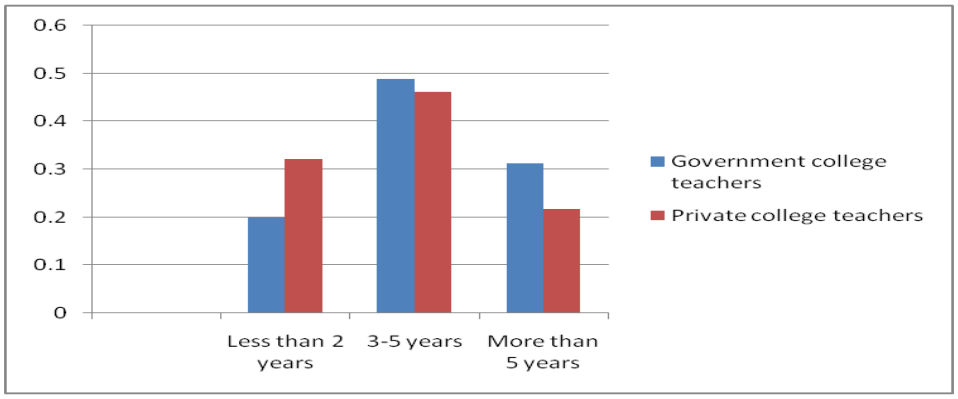


Figure-4.2: Preference period of holding investment avenues.

Different individual has different financial planning based on their financial goals. The above figure gives detailed information about the respondent's preference period to hold an investment. From the findings, it is clear that both for government and private college teachers the maximum preferred period for holding investment avenues is 3-5 years which is a medium-period investment. The second preferred investment period for government college teachers is long-term or more than 5 years, but the second preferred investment period for private college teachers is short-term or less than 2 years.

4.2.3 Investment pattern

The study identifies 4 possible investment options by the respondents. These are:

i) Physical assets- (Gold/Silver, Livestock, Real estate),

ii) Non-marketable securities (Bank deposits, Post office saving schemes, Insurance, Private financial deposits),

iii) Securities market investment (Share market, Government Bond),

iv) Goods market investment (Commodity market investment).

4.2.4 Very high preference for investment avenues of Government college teachers

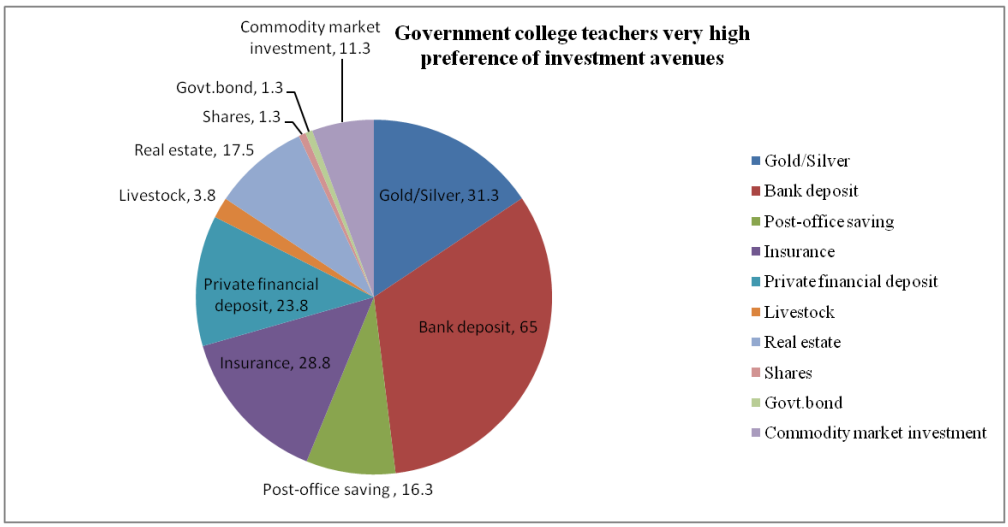


Figure 4.3: Investment avenues of government college teachers

From the above figure, it is shown that the government college teacher's (65%) most preferable investment pattern is bank deposits. Then the following gold/ silver (31.3%), insurance (28.8%), private financial deposit (23.8%), real estate (17.5%), post office saving (16.3%), commodity market investment (11.3%), livestock

(3.8%), share market (1.3%), govt. bond (1.3%) respectively.

4.2.5 Investment avenues of private college teachers

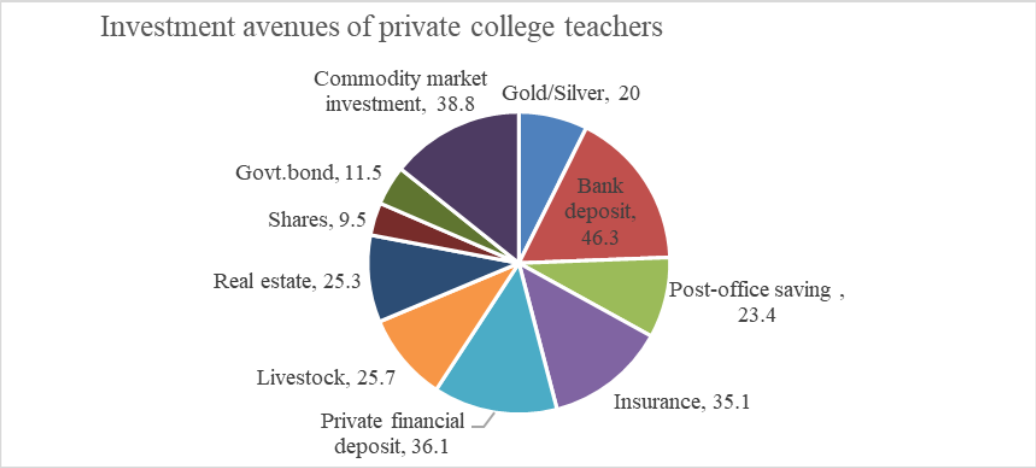


Figure 4.4: Investment avenues of private college teachers.

From the result, it is observed (figure 4.4) that, the first rank of high preference is bank deposits (46.3%) and the second rank of high preference is commodity market investment (38.8%). Then the following private financial deposit (36.1%), Insurance (35.1), Post office saving schemes (23.4%), livestock (25.7%), real estate (25.3%), gold/silver (20%), Government bond (11.5%), share market (9.5%) respectively.

4.2.6 Comparison on investment preference of government and private college teachers

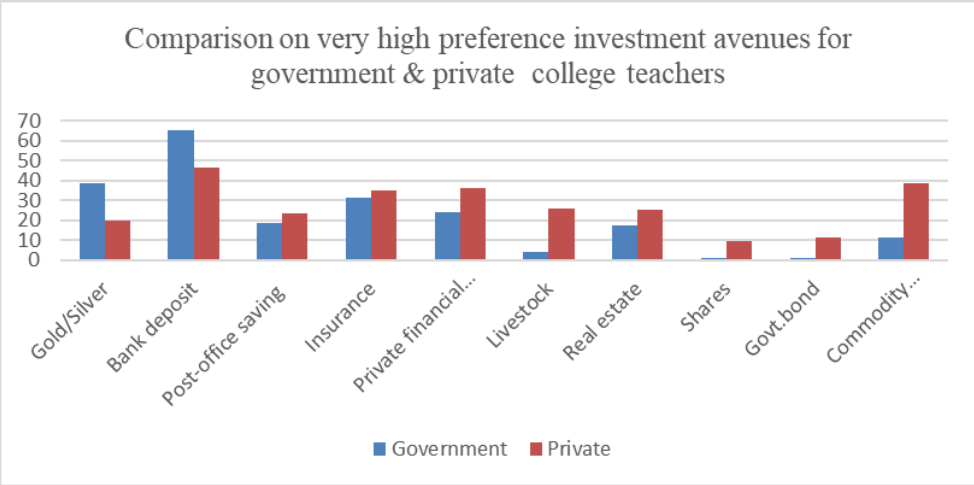


Figure 4.5: comparison on very high preference investment avenues

From the above figure it is found that both college teachers' most preferable investment source is bank deposit**.** The second preference is gold/silver (31.3%) government college respondents whereas private college teachers' second preference is commodity market investment (38.8%). So, it is concluded that bank deposits and gold/silver investment are the most preferable investment avenues for Government College teachers, while for private college teachers bank deposits and commodity market investment are the most preferable avenues. It is noted that there is a very low level of preference in capital market/securities market investment avenues. This pattern shows that they have risk avoidance investment behavior.

4.3 Factor analysis on the risk factors that they face to make investment decisions

To know the risk factors encountered by the investors, they were asked to rank the problems that they are facing to invest practically. The study identifies some certain issues that are:

(i) Interest rate risk (the price of bonds);
(ii) Inflation risk (purchasing power);

(iii) Liquidity risk (difficulty in selling their investment);
(iv) Political risk (changes in government Policies);
(v) Changes in the market price of the investment;
(vi) Lack of market knowledge;
(vii) Lack of official coordination; and
(viii) Problems with terms and conditions.

Based on the identified factors, factor analysis is performed and for this purpose initially suitability test is conducted.

Table 4.11: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.605
Bartlett's Test of Sphericity	Approx. Chi-Square	138.031
	Df	28
	Sig.	.000

The above table shows two tests that indicate the suitability of the data for factor detection. KMO value is 0.605 (High) which is (greater than 0.50) indicating that a factor analysis is useful in the data. **Bartlett's test of sphericity** significance value is 0.00 indicating that a factor analysis is helpful in this data.

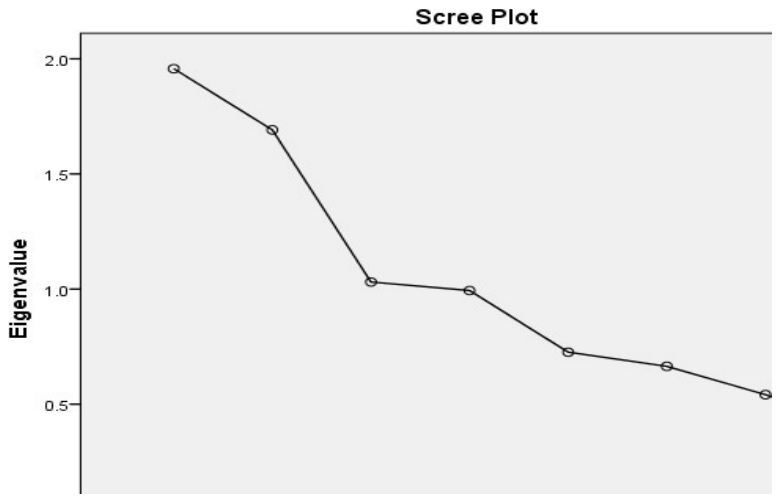
Table – 4.12: Total variance explained

Total variance explained									
Component	Initial Eigenvalues			Extraction sums of square loadings			Rotation sum of square		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.957	24.464	24.464	1.957	24.464	24.464	1.894	23.673	23.673
2	1.691	21.141	45.605	1.691	21.141	45.605	1.630	20.373	44.047
3	1.031	12.885	58.489	1.031	12.885	58.489	1.155	14.443	58.487
4	.994	12.420	70.910						
5	.726	9.074	79.984						
6	.664	8.306	88.289						
7	.541	6.767	95.057						
8	.395	4.943	100.00						

Source: Author's compilation based on collected Primary data

From the above table is the extracted sum of the square loadings table which is the total variance explained table. Here notice that the first factor accounts for 24.464% of the variance, the second is 21.141 and the third is 12.885%. The cumulative variance of all three factors is 58.489%.

Figure- 4.6: Scree plot



The scree plot shows that three components Eigen value greater than one. Hence the scree plot confirms the choice of three Factors.

Table 4.13: Rotation component matrix.

Rotated component matrix			
	Components		
	1	2	3
Lack of official coordination	.862		
Problems with terms & conditions	.838		
Lack of market knowledge	.612		
Political risk (Changes in govt. policy)		.590	
Liquidity risk (difficulty to sell)		.682	
Changes in market price of the investment		.554	
Inflation risk (purchasing power)		.672	
Interest rate risk			.775

Extraction Method: Principal Component Analysis.

The relationships of the factor matrix are explained below:

1. The first factor is associated with a Lack of official coordination (0.862), problems with terms and conditions (0.838), and a Lack of market knowledge (0.612) which can be defined as new name knowledge and official risk**.**
2. The second factor associated with Political risk (Changes in govt. policy) (0.590), liquidity risk-difficult to sell (0.682), Changes in the market price of the investment (0.554), Inflation risk (purchasing power) (0.672) which can be defined as the market and policy risk**.**
3. The third factor is associated with interest rate risk (0.775) *which can be defined as interest rate risk.*

Table – 4.14: Influence of factors

Factors	**Inducing Variables**
Factor 1 (24.46%)	Lack of official coordination (0.862)
Factor 2 (21.14%)	Liquidity risk-difficult to sell (0.682)
Factor 3 (12.88%)	Interest rate risk (0.775)

The above table explains the large as well as small influencing factors. From the result it is shows that, lack of official coordination has a large influence on this investment behavior. Then the interest rate has a large influence on investment behavior. Among the eight statements changes in the market price of the investment have a low influence on the investment behavior.

5. Conclusion

The study concludes that bank deposits is the most preferred investment avenues for government college teachers, while bank deposits and commodity market investments are the most preferred avenues for private college teachers. Investment depends upon the choice or preference of the respondents, risk perception in making an investment, and awareness level of the respondents. It is evident from the study that the investors are saving their money for the objectives of their life. The various elements distinguished within the study give some significant ideas with respect to the investment's pattern, preferences, and risk perception. The government must take necessary steps to inspire individuals especially teachers to save and invest in the economic and financial development of the country.

6. Policy Recommendations

The financial institution must make an effort to plan its channels and marketing initiatives to draw in the most potential market based on the individual characteristics of its staff. To address the lack of interest in alternative investment options like shares and government bonds, institutions should raise awareness through informative resources such as newspapers and journals. Additionally, to encourage saving habits, institutions should enhance their savings schemes by offering attractive incentives, such as higher interest rates, flexible options, and rewards for consistent saving. These strategies will promote financial literacy, encourage investment diversification, and help foster long-term financial security.

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