

A Study on Nature of Employment and Investment Preference for mutual funds

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Abstract: This study explores investors' attitudes, understanding, and behavior toward mutual fund investments. It examines how comfortable individuals are with investing in mutual funds, their awareness of how these investment instruments work, their perceptions of returns, and their willingness to invest more in the future. Data were collected from 431 respondents through a structured questionnaire. The findings reveal that respondents generally view mutual funds as a reliable and beneficial investment option. Many participants believe that mutual funds offer better returns than traditional savings avenues and help diversify investment portfolios. The study also shows that investors regularly monitor the performance of their investments and display a positive outlook toward increasing their mutual fund investments in the future. The results highlight the growing confidence of investors in mutual funds and underscore the importance of financial literacy in influencing investment decisions. These insights can help financial institutions and policymakers design strategies to encourage informed and responsible investment practices among a wider population.

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