ANALYSIS OF INDIVIDUAL INVESTORS’ PERCEPTIONS TOWARDS MUTUAL FUND AMCS (A STUDY ON AWARENESS AND ADOPTION OF EDUCATIONAL LEVELS)

K. LAKSHMANA RAO*

*Department of Commerce and Management Studies, Andhra University, Visakhapatnam- 530 003, Andhra Pradesh, India.

ABSTRACT

This paper presents mutual fund investors awareness and adoption of AMCs with educational levels. Educational level is an important factor that influences the behaviour of investment decisions. Increasing educational level attainment is associated with decreased levels of risk tolerance. An investor’s level of formal education has found to influence risk tolerance. 350 respondents have been selected for this study, for three districts and ten AMCs in the Andhra Pradesh. The chi-square test has adopted to examine the association between the formal and technical education factors with the awareness and adoption of the AMCs.

KEYWORDS: AMCs, Investors, Investments, Awareness, Adoption, Perception.