e-ISSN:2582-7219

INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY RESEARCH IN SCIENCE, ENGINEERING AND TECHNOLOGY

Volume 7, Issue 12, December 2024

INTERNATIONAL STANDARD SERIAL NUMBER INDIA

Impact Factor: 7.521

6381 907 438 6381 907 438 ijmrset@gmail.com www.ijmrset.com

© 2024 IJMRSET | Volume 7, Issue 12, December 2024| DOI: 10.15680/IJMRSET.2024.0712234

ISSN: 2582-7219 | www.ijmrset.com | Impact Factor: 7.521| ESTD Year: 2018|

International Journal of Multidisciplinary Research in Science, Engineering and Technology (IJMRSET)

(A Monthly, Peer Reviewed, Refereed, Scholarly Indexed, Open Access Journal)

A Study on Customer Satisfaction towards Mutual Funds

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ABSTRACT: This study investigates the factors influencing customer satisfaction among mutual fund investors, with a particular focus on the Indian financial landscape. Utilizing a mixed-method approach, the research analyzes both quantitative and qualitative data gathered from a diverse group of investors. The findings reveal that the primary determinants of satisfaction include the perceived performance of mutual funds, service quality, transparency in communication, and the availability of liquidity options. Additionally, the study highlights the significant role of tax benefits and the expectation of high returns as motivating factors for investment. To further validate these findings, an F-test was conducted to assess the significance of the identified factors, confirming strong correlations with overall customer satisfaction. The results indicate that improvements in service quality and transparency could substantially enhance investor satisfaction levels. By understanding these dynamics, mutual fund companies can refine their service offerings, improve investor engagement, and foster long-term customer loyalty. This research contributes to the existing literature on investment behavior and provides practical insights for mutual fund firms aiming to meet the evolving needs of their clients.

I. INTRODUCTION TO THE STUDY

In every economy, there exists a wide array of investment avenues driven by the perpetual desires and needs of individuals. With an uncertain future ahead, people diligently save to safeguard their financial well-being while maintaining their dignity by avoiding the need for borrowing. The success of these savings largely depends on the prudence exercised by investors in managing their funds wisely, ensuring that their savings outpace inflation, thereby preserving their value over time. In today's dynamic investment landscape, individuals are presented with various options such as bank deposits, post office savings, chit funds, shares, debentures, and mutual funds, each competing for their attention. Safety and satisfactory returns are paramount considerations for investors, who seek to protect their initial investment while also aiming for growth over time. However, achieving these goals necessitates careful consideration of numerous factors amidst the complexities of investment decision-making. Investment decisions are inherently complex and fraught with risks, often leaving investors grappling with uncertainty, time constraints, and the challenge of accessing reliable information. Investment, being both an art and a science, demands judicious decision-making, especially considering the significance of hard-earned money. In such circumstances, mutual fund investments emerge as a viable solution.

Mutual funds pool funds from numerous investors and invest them in a diversified portfolio of securities, offering exposure to a wide array of investments across industries and asset classes. This diversification not only helps minimize risk but also provides investors with access to professional management expertise, thereby enhancing investment security. Additionally, economies of scale reduce transaction costs for investors, making mutual funds a cost-effective investment avenue. Furthermore, the ability to invest specific amounts at regular intervals enables investors to harness the power of compounding, facilitating wealth accumulation over time. Ultimately, professional management ensures that investors benefit from intelligent decision-making, alleviating the burden of research and analysis on individual investors. As such, mutual funds serve as a valuable tool for individuals seeking to navigate the complexities of the investment landscape while striving to achieve their financial goals.

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II. REVIEW OF LITERATURE

Singh, R., & Sharma, T. (2023). An Empirical Analysis." This study examines the elements influencing customer satisfaction among investors in mutual funds within India. It highlights critical factors such as service quality, transparency, and fund performance. The authors conclude that improving these aspects can greatly enhance investor satisfaction.

Ratnamani (2013) discussed the evolving landscape of investment preferences, noting that many investors are increasingly inclined to choose mutual funds for their potential for high returns with relatively low risk and greater liquidity. The study revealed that most investors preferred to allocate only 10% of their annual income to investments, with about 39% falling within the age range of 31 to 40 years. It further indicated that a majority of these investors were inclined toward moderate and low-risk investment styles, reflecting a shift in their investment strategies.

Shah Prashant, (2006), posited that mutual funds represent an advantageous option for investors who prefer to avoid direct exposure to the stock market, simultaneously enabling wealth accumulation over time. However, he cautioned that investments in mutual funds are inherently subject to market risks.

Gupta (2001), undertook a nationwide survey of household investors for the Society for Capital Market Research and Development, surveying 542 respondents from 40 cities across 22 states and Union Territories. The survey primarily targeted middle-class household heads, revealing that a significant majority lacked understanding of index funds and were unclear about their long-term return potential. The study also highlighted a decline in confidence regarding market mechanisms, largely attributed to a series of market scandals.

Sundararajan Sankar, (1997), conducted an extensive review of equity-based mutual funds, focusing on three critical factors: sales charges, operating expense ratios, and the size of the funds. His findings revealed an inverse relationship between operating expenses and fund size, concluding that medium-sized funds tend to outperform both larger and smaller funds.

Mathew Morgan Robert(1995), assessed mutual fund performance within the context of an imperfect securities market. His research suggested that mutual funds generally failed to outperform a large, unmanaged portfolio. He also examined the role of commission costs in influencing investment decisions, employing the Single Index Model and the Markowitz Model to support his conclusions.

Gupta (1994) conducted a survey targeting household investors to gather insights on their preferences for mutual funds compared to other financial assets. The findings from this survey offered a glimpse into the anticipated demand and supply dynamics for financial products in the future.

Ajay Shah and Susan Thomas (1994) evaluated the performance of 11 different mutual fund schemes. Their research indicated that, with the exception of one particular scheme, the majority of the funds generated returns that were inferior to those of the overall market.

Mrkvicka Edward (1991) examined the motivations of rational investors and identified several key factors influencing their investment decisions: liquidity, stability, strength, protection against inflation, mobility, and the minimal time and cost required for management. He concluded that investing in mutual funds offers advantages such as liquidity, stability, strength, mobility, and low management costs, making them an ideal investment choice.

III. OBJECTIVE OF THE STUDY

1. Understand the investment preferences of respondents concerning mutual funds, including their preferred types and categories.
2. Explore the various factors influencing respondent's decisions regarding mutual fund investments, such as their risk tolerance, financial objectives, and investment strategies.

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3. Evaluate respondents' satisfaction levels with their mutual fund investments, considering factors like investment returns, service quality, and overall experiences.

IV. RESEARCH METHODOLOGY

RESEARCH DESIGN:

This study adopts a descriptive research design to capture a comprehensive view of investors' inclinations and contentment levels concerning mutual funds. By directly engaging with investors and scrutinizing their responses, we aim to unveil a precise portrayal of their demographic makeup, mutual fund preferences, and favored schemes. Through descriptive scrutiny, we aspire to unveil pivotal insights into investors' perceptions, anticipations, and overall contentment with mutual funds. This methodology enables a meticulous exploration of investor sentiments and predilections in a lucid manner, paving the way for meaningful deductions and practical recommendations.

DATA COLLECTION:

In this study primary data were used.

Primary Data: Obtained through structured questionnaires distributed among investors. These questionnaires offer a systematic approach to gathering data from diverse respondents, providing insights into their views, preferences, and satisfaction levels regarding mutual funds. The primary data collected through these questionnaires serve as the cornerstone of the study's analysis, capturing a wide range of investor perspectives and experiences.

V. DATA ANALYSIS AND INTERPRETATION

5.1.1 SHOWING GENDER WISE CLASSIFICATION OF THE RESPONDENTS

GENDER	NO.OF. RESPONDENTS	PERCENTAGE
MALE	34	68
FEMALE	16	32
TOTAL	**50**	**100**

SOURCE: PRIMARY DATA (Questionnaire)

INTERPRETATION:

Gender: Shows that 68 Percent of the respondents are males and only 32 percent of the respondents are female. It is observed that, majority of the respondents are males.

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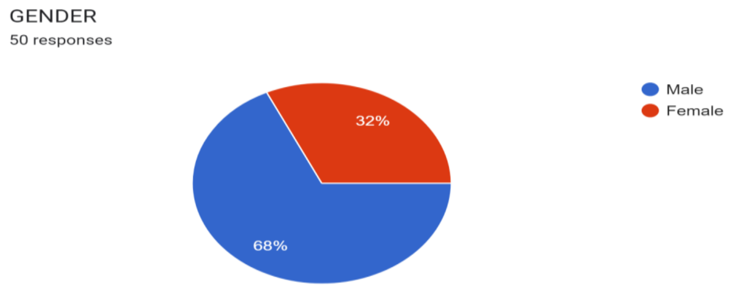

TABLE 5.1.2 SHOWING AGE WISE CLASSIFICATION OF THE RESPONDENTS

AGE	NO.OF. RESPONDENTS	PERCENTAGE
Below 30	42	84
31-40	3	5
41-50	2	5
Above 50	3	6
TOTAL	**50**	**100**

SOURCE: PRIMARY DATA (Questionnaire)

INTERPRETATION:

Age: This shows that 84 percent of the respondents fall in the age group of below 30 years, 5 percent of the respondents belongs to the age group of 31-40 years, 5 percent of the respondent belongs to the age group of 41-50 years and 6 percent of the respondents are in the age group of 50 years above. The majority of the respondents belong to the age group of Below 30 years.

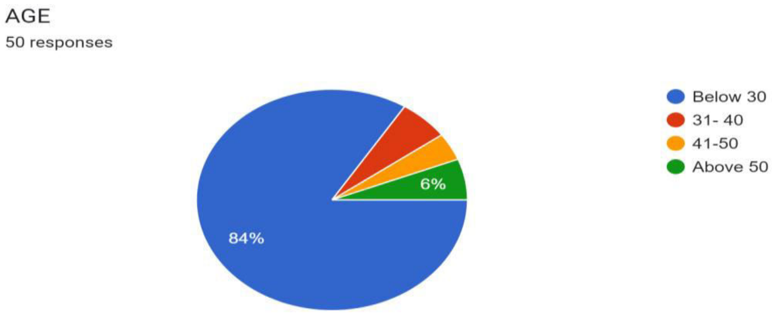

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TABLE 5.1.3 SHOWING THE TYPE OF INVESTMENT OF THE RESPONDENTS

TYPE OF INVESTMENT	NO.OF. RESPONDENTS	PERCENTAGE
LONG TERM	30	56
SHORT TERM	20	44
TOTAL	**50**	**100**

SOURCE: PRIMARY DATA (Questionnaire)

INTERPRETATION:

Shows that 56 percent are choose to long term and 44 percent are preferred to short term still most the investor are preferred to Long term compared to short term

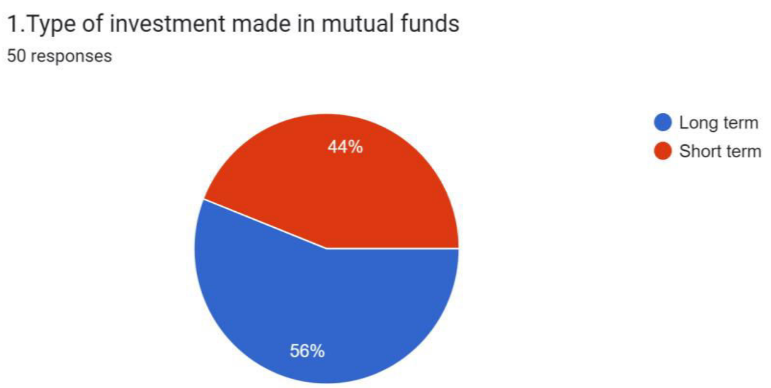

TABLE 5.1.4 SHOWING THE TYPES OF SCHEMES INVESTED BY THE RESPONDENTS

TYPE OF SCHEME	NO.OF. RESPONDENTS	PERCENTAGE
Equity fund	21	42
Hybrid fund	6	12
Debt	10	20
Liquid fund	10	20
ELSS funds	3	6
TOTAL	**50**	**100**

SOURCE: PRIMARY DATA (Questionnaire)

INTERPRETATION:

The data indicates that 42% of respondents prefer equity funds, 20% each opt for debt and liquid funds, 12% choose

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hybrid funds, and 6% select ELSS funds, highlighting a substantial preference for equity investments among the surveyed population.

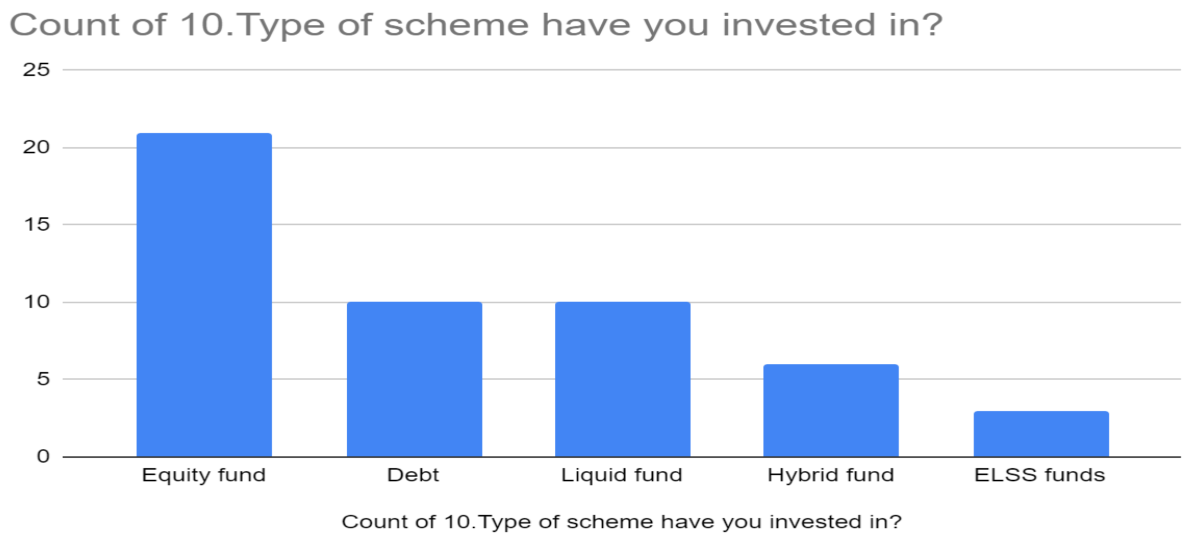

TABLE 5.1.5 SHOWING THE PERIOD OF INVESTMENT OF THE RESPONDENTS

PERIOD OF INVESTMENT	NO.OF. RESPONDENTS	PERCENTAGE
MONTHLY	12	32
QUARTER	15	20
HALF YEARLY	16	26
ONCE IN A YEAR	7	22
TOTAL	**50**	**100**

SOURCE: PRIMARY DATA (Questionnaire)

INTERPRETATION:

The data illustrates the distribution of respondents based on their investment frequency in mutual funds. It reveals that 32% of the respondents prefer monthly investments, while 20% opt for quarterly investments. Additionally, 26% of the respondents choose to invest in mutual funds semi-annually, and 22% invest annually. This suggests a diverse range of preferences among investors regarding the frequency of their mutual fund investments, with some preferring more frequent contributions, while others favor less frequent intervals.

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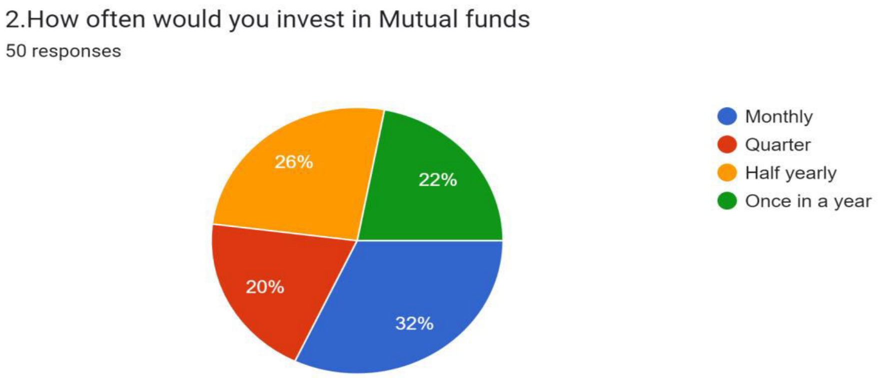

TABLE 5.1.6 SHOWING THE SOURCE OF INFORMATION OF THE RESPONDENTS

SOURCE OF INFORMATION	**NO.OF. RESPONDENTS**	**PERCENTAGE**
BROKERS	11	14
RELATIVES\FRIENDS	19	38
ADVERTISEMENT	8	26
PROSPECTS	5	10
NEWSPAPER/MAGAZINE	5	10
ANNUAL REPORT	2	2
TOTAL	**50**	**100**

SOURCE: PRIMARY DATA (Questionnaire)

INTERPRETATION:
The majority of respondents, comprising 38%, acquire information about mutual funds through relatives or friends, emphasizing the influence of personal networks in investment decisions. Advertising is also prominent, impacting 26% of respondents, while brokers contribute to the decision-making process for 14% of investors. Other sources like newspapers/magazines, prospects, and annual reports have relatively lower influence, each accounting for 10% or less of respondents.

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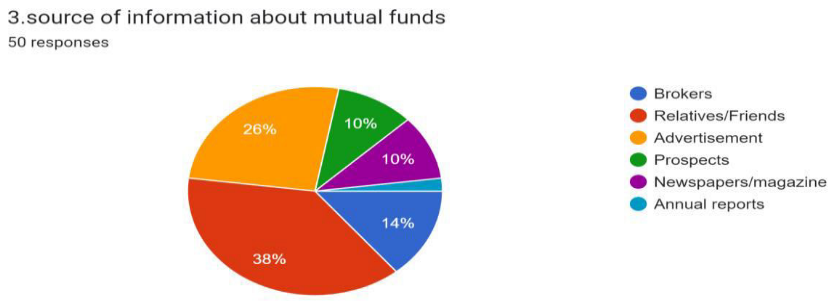

TABLE 5.1.7 SHOWING THE REASON FOR CHOOSING MUTUAL FUND

CHOOSING OF MUTUAL FUND	**NO.OF. RESPONDENTS**	**PERCENTAGE**
MORE RETURN	12	21
PROFITABILITY	15	30
TAX BENEFITS	11	20
SAFETY	6	14
DIVERSIFICATION	6	15
TOTAL	**50**	**100**

SOURCE: PRIMARY DATA (Questionnaire)

INTERPRETATION:
The analysis reveals that profitability (30%) and seeking higher returns (21%) are key determinants for mutual fund selection among respondents. Additionally, tax benefits (20%) play a significant role in their decision-making, while considerations for safety (14%) and diversification (15%) are comparatively less pronounced.

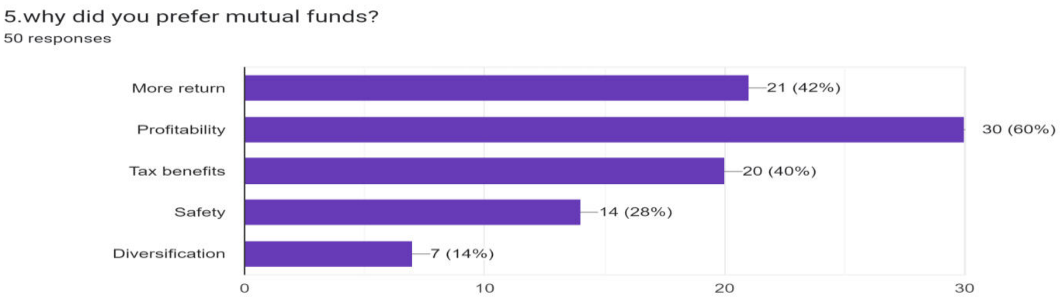

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TABLE 5.1.8 SHOWING THE TYPE OF MUTUAL FUND SCHEME PREFER BY THE RESPONDENTS

TYPE OF MUTUAL FUND SCHEME	NO.OF. RESPONDENTS	PERCENTAGE
OPEN ENDED SCHEME	32	68
CLOSE ENDED SCHEME	18	32
TOTAL	**50**	**100**

SOURCE: PRIMARY DATA (Questionnaire)

INTERPRETATION:
Shows that 68 percent chose open ended scheme and 32 percent chose close ended scheme therefore open-ended scheme is higher than close ended

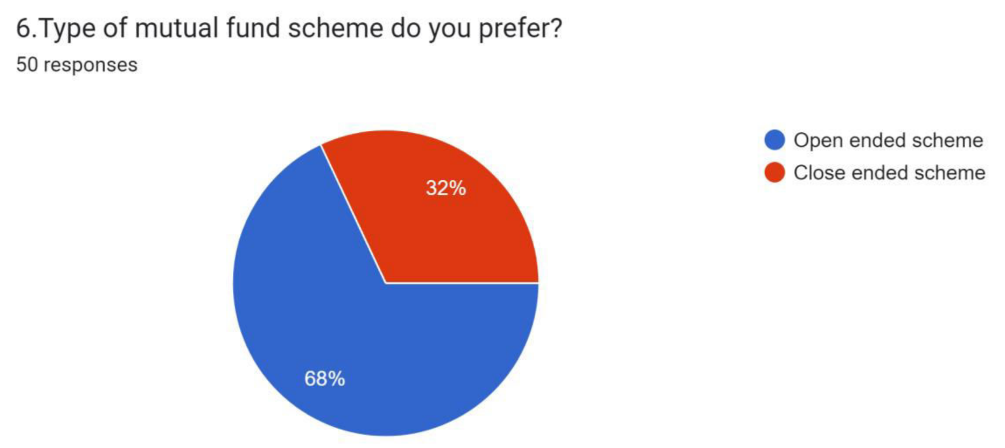

TABLE 5.1.9 SHOWING THE MONEY INVESTED BY THE RESPONDENTS

MONEY INVESTED	NO.OF. RESPONDENTS	PERCENTAGE
≤ Rs.5000	25	32
Rs.5001-Rs. 10000	4	24
Rs.10001-Rs. 20000	6	28

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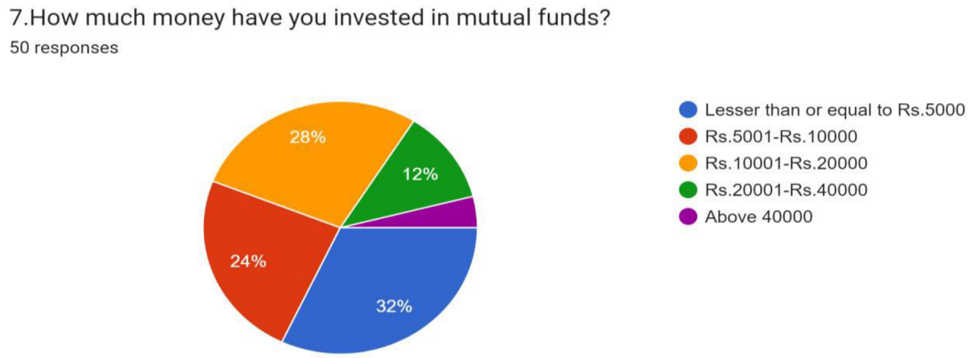
Rs.20001-Rs.40000	8	12
> Rs. 40000	6	4
TOTAL	**50**	**100**

SOURCE: PRIMARY DATA (Questionnaire)

INTERPRETATION:

The majority of respondents (32%) invest up to Rs. 5000 in mutual funds, with 24% investing between Rs. 5001 and Rs. 10000, and 28% allocating funds in the range of Rs. 10001 to Rs. 20000. Only a small percentage, 4%, invest amounts exceeding Rs. 40000, indicating a cautious approach towards investment amounts among the surveyed individuals.



STATISTICAL ANALYSIS:

F-STATISTIC TEST:

The F- statistic is used to determine whether there is a significant difference in the means of satisfaction scores between different gender groups regarding mutual fund investment preferences.

HYPOTHESIS

Null Hypothesis (HO):

There is no significant difference in the variability of customer satisfaction towards mutual funds between genders.

Alternative Hypothesis (H1):

There is a significant difference in the variability of customer satisfaction towards mutual funds between genders.

Source of Variation	Sum of Squares (SS)	Degree of Freedom (DF)	Mean Square (MS)	F- statistic
Between Groups	437.38	1	437.38	13.03
Within Groups	1275.333	48	26.57	-
Total	1712.713	49	-	-

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INFERENCE:

The F-test indicates a significant difference in customer satisfaction towards mutual funds between male and female respondents. The high F-statistic suggests that the variation in satisfaction between genders is larger than expected by chance. With a low p-value, we reject the null hypothesis, concluding that gender has a statistically significant impact on satisfaction levels related to mutual fund investments. This means male and female investors have differing levels of satisfaction.

VI. FINDINGS

The research identifies several key elements that significantly affect customer satisfaction among mutual fund investors in India. Notably, the perception of fund performance is crucial; investors who see returns that outperform market averages exhibit greater confidence in their investments. Additionally, the quality of service plays a vital role; providing prompt, accurate information and tailored customer support enhances satisfaction levels, particularly for novice investors. Transparency in communication regarding fees, risks, and investment approaches is essential for building trust and maintaining investor engagement. Moreover, investors value the availability of flexible liquidity options, as easy access to funds is important to them. Tax incentives, especially from Equity Linked Savings Schemes (ELSS), are significant motivators, and clear explanations of tax implications can positively influence investment choices. The anticipation of high returns is another critical factor, as discrepancies between expected and realized performance can lead to dissatisfaction. Furthermore, the relationship between financial literacy and satisfaction suggests that educational initiatives can empower investors and increase retention rates. Demographic characteristics, such as age and gender, also impact preferences; younger investors often favor technological solutions, whereas older investors may prefer more personal interactions. Finally, there is a growing emphasis on social responsibility and sustainability in investment decisions, indicating that mutual funds aligning with these values are likely to foster higher levels of investor satisfaction.

VII. CONCLUSION

The mutual fund sector is experiencing significant expansion, largely influenced by government measures such as tax incentives and supportive regulatory policies. This research aimed to evaluate the preferences and satisfaction levels of mutual funds. The results reveal that the main driver for investment in mutual funds is the anticipation of high returns, with tax-saving benefits and perceived safety being important factors as well. Furthermore, the study indicates that many investors report high levels of satisfaction with their mutual fund investments, appreciating not only the returns but also the liquidity options these funds offer. The findings of this study can provide valuable insights for the mutual fund industry, helping to better understand investor preferences and satisfaction. This information can also assist investors in making informed decisions about their investments. Ultimately, the research may aid mutual fund companies in enhancing their services and policy offerings. By utilizing these insights, mutual fund firms can adopt proactive measures to boost awareness and understanding of mutual funds among prospective investors. Looking ahead, mutual funds are anticipated to become a prominent choice for investment within the financial market landscape.

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