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INVESTOR AWARENESS AND PERCEPTION TOWARDS MUTUAL FUNDS AMONG YOUNG ADULTS

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ABSTRACT:

Mutual Funds have become one of the well-known ways for young adults to invest in India. With smartphone trading apps, easy digital sign-ups and small micro-SIP choices young earners and college students can join the market with money. Yet easy access does not mean they understand the market well. This review brings together studies and regulatory views about Investor Awareness, risk tolerance, peer influence, Financial Literacy and the attitudes of Young Adults toward investing. The evidence shows a gap: while many people know about Mutual Funds and SIPs they do not know much about the different types of schemes the expense ratios, how assets are split or how market swings work. The research says that modern financial education needs to move beyond selling products. It must help Young Adults build disciplined risk-aware habits, for investing.

KEYWORDS:

MUTUAL FUNDS, INVESTOR AWARENESS, YOUNG ADULTS, FINANCIAL LITERACY, INVESTMENT PERCEPTION, SYSTEMATIC INVESTMENT PLAN (SIP).

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INTRODUCTION:

Financial markets were seen as something only for experienced people for people who ran companies or for older people who had a lot of money saved up. In years this has changed a lot. Now young adults—like college students, people who just graduated and people who are just starting out in their jobs—are trying to find ways to make their money grow on. This change in behaviour is supported a lot by discount brokerages apps on phones that help with money and lots of information about money on the internet. For a person who just started working investing is not about putting extra money in a bank anymore. It is a way to fight inflation and reach goals that're important to them. Mutual funds have become one of the ways that more people are getting involved with money. In terms a mutual fund is like a group of people putting money together and using it to buy different kinds of investments that match a plan. The Securities and Exchange Board of India (SEBI) says that mutual funds help people who invest with amounts by spreading their money across different areas. At the time the people who watch over the markets say that mutual funds have risks because the value of the investments can go up and down. That means the returns people expect must be balanced with how loss they can take. The problem of knowing about funds is very important when it comes to young people who don't have much experience with money. It is common for a student or a new worker to hear about funds from ads from things people say online or from friends. Knowing the name of something doesn't mean knowing how to read the details. New people often have trouble telling the difference between types of funds understanding what Net Asset Value means dealing with losses in their investments or knowing the difference, between investing for the term and trying to make quick money. Because of this this review looks at two things: knowing about funds and what people think about them. Knowing covers the facts that young people understand about how funds work, the risks and the costs. Thinking covers how people feel, how comfortable they are, how much they trust tools and how safe they think it is. Looking at both is important because knowing some facts does not always mean making choices with money.

MEANING AND CORE FEATURES OF MUTUAL FUNDS:

A mutual fund works by bringing together money from people. When people put money into a fund they get units based on how much they put in. The total money is then handled by companies called asset management companies and by people who manage the investments. These companies buy things like stocks, government bonds and other short-term investments. This way an

average person can have a variety of investments away without needing to spend a lot of time, money or knowledge to pick individual shares. According to the information from SEBI, the main advantages of funds are that they have experts managing the money they offer a wide range of investments they can be easily sold they are open and clear and they are controlled by strict rules. It is important to know that mutual funds are not all the same. They come in types with different levels of risk and rewards. Equity funds mainly buy company stocks, which can grow a lot over time but can also go up and down a lot. Debt funds focus on things like bonds, which have risks related to interest rates and the chance that the company might not pay back. Hybrid funds mix stocks and bonds to offer some growth and some safety. There are also types like index funds funds that follow a particular idea, liquid funds and exchange traded funds. So, thinking that all mutual funds are either completely safe or very risky is not right. Each fund should be looked at on its own. A Systematic Investment Plan has become very popular with people. It is not a type of fund. A way to invest a set amount regularly like every month or every quarter. It is popular, with people who have an income because it fits into a tight budget helps spread out the cost over time and helps build a habit of saving. However, SEBI always reminds people that an SIP does not remove the risk of the market. It says that before choosing a fund people should know their goals, how much risk they can take and how to spread their money properly.

INVESTOR AWARENESS AMONG YOUNG ADULTS:

Investor awareness that is real goes further than just knowing catchy phrases or being aware that a product exists. When an investor has understanding they know what kinds of assets a fund invests in, how the market affects returns what costs are taken out like expense ratios and exit fees and what happens with taxes when they sell. Real understanding also means knowing how to check if a fund's trustworthy and how to find official information from regulators. SEBI has a plan for teaching investors about mutual funds and it splits the knowledge into beginner, intermediate and advanced levels. These lessons cover topics like how net asset value is calculated how funds compare to their targets the difference between direct and regular plans, how well passive funds track their benchmarks and how to understand risk levels. This system shows that just knowing a funds name is the start of learning about money. For people today the problem is not that there is no information. Instead they are surrounded by much information that is broken up and scattered across social media YouTube, apps that push finance content and chat with friends. The real challenge is to find fair financial education and not get confused by ads, paid promotions or advice from people who are not experts. A young person might think they know a lot, after watching a video but they could still not be able to read a proper document or compare how risky the investments are.

PERCEPTION OF YOUNG ADULTS TOWARDS MUTUAL FUNDS:

Perception is the way a person thinks and feels about money things. One young person might see funds as a new and good way to build money while another person from the same background might not trust them. They might be worried about the market changing a lot or about things they don't understand. Studies show this happens a lot. For example, Tanwar and Kamlesh did a study in 2026 with 120 people between 20 and 35 years old in Jaipur. They found that most people liked funds especially when they could invest regularly through apps. Using apps and talking with friends helped more people get involved. Many still felt nervous about the market going up and down. They also said they didn't really know how the people who manage the funds made money. These findings from cities like Jaipur are important. These are places where more people have internet and more money to spend. They start using tools to get into investing before they learn everything. Perception also depends on what's happening in the market right now. Someone who joins when the market is doing well often feels too confident. Someone who joins when the market drops might get scared and leave. A better understanding means knowing that short-term changes are normal, in the market not that you lost money forever.

REVIEW OF LITERATURE:

Foundational educational materials published by the Securities and Exchange Board of India establish the core framework for investment. These resources explain the mechanics of fund pooling, statutory protections and portfolio diversification while making it clear that professional management cannot eliminate market risks. SEBI always advises participants to evaluate their personal risk-taking capacity before committing capital.

Tanwar and Kamlesh explored the perspective of investors in Jaipur regarding mutual funds as a wealth-creation vehicle. Using data from 120 respondents aged 20 to 35 the authors found high product receptivity and strong SIP adoption, driven by fintech ease. However serious concerns about capital volatility and scheme complexity remained, leading the researchers to call for comprehensive practical financial literacy drives for youth.

Gour and Gulati investigated the relationship between financial literacy levels and mutual fund investment behavior among 250 youth aged 18 to 30 in Kota, Rajasthan. Their statistical analysis showed a significant positive correlation between practical financial knowledge and systematic investment habits. They strongly suggested including applied finance modules within undergraduate college curricula and requiring fund houses to provide simplified jargon-free product disclosures.

Movale and Shakya assessed Gen Z mutual fund awareness in the Anand district noting that while young individuals show a lot of enthusiasm for paperless investing their understanding of asset categorization and expense structures is not enough. Similarly Sangolgi and Kulkarni evaluated student groups. Found that informal digital

channels, family conversations and peer circles are the main sources of information often spreading incomplete or overly optimistic messages.

Looking at this research together shows three facts: first overall knowledge about mutual funds among young people is higher than ever before; second their opinions are strongly influenced by digital user interfaces, peer support and personal fears, about risk; and third structured financial literacy is the essential factor needed to turn passive awareness into smart long-term investment decisions.

Mehta's study, Tax Revenue Composition: A Relative Assessment, provides a broader economic perspective for understanding the financial environment in which investment decisions are made. Tax policies, disposable income, and the distribution of economic resources can influence individuals' capacity to save and invest. For young adults, investment decisions are often closely connected with income levels, savings habits, financial responsibilities, and expectations about future economic conditions. Mutual funds may offer an accessible investment option for individuals seeking to participate in financial markets without directly managing individual securities. However, the relationship between taxation, income, and mutual fund investment needs to be examined carefully. Mehta's work is therefore relevant as an economic context, although its title does not establish that it directly investigates investor awareness or mutual fund preferences.

Kaduniya (2026), in examining the applicability of economic principles in the present era, provides a useful conceptual foundation for understanding investment behaviour. Economic principles such as opportunity cost, risk and return, liquidity preference, and the allocation of limited resources are directly relevant to individual investment decisions. Young adults must often choose between immediate consumption, savings, and long-term investment. Mutual funds may become attractive when investors understand how regular investments, diversification, and long-term financial planning can support wealth creation. However, perceptions of risk and uncertainty can affect whether individuals choose market-linked products or prefer traditional savings instruments. This perspective highlights the importance of financial education in helping young investors evaluate investment alternatives and make decisions that reflect their financial goals and risk tolerance.

Paliwal and Vaishnav (2026), in their review of factors influencing online purchase behaviour and consumer trust in online purchasing, offer relevant insights into the role of trust in digital decision-making. Although their study focuses on online purchasing rather than investment products, the importance of trust can also be considered in the context of digital mutual fund investments. Young adults increasingly encounter investment information through websites, mobile applications, social media, and online financial platforms. Their willingness to invest may depend partly on whether they perceive these platforms as reliable, transparent, and secure. Clear information about charges, investment objectives, risks, and redemption conditions may help investors make more informed choices. Conversely, misleading promotional content, exaggerated return claims, and concerns about data security may create hesitation. The connection between consumer trust and digital investment behaviour therefore deserves attention, while recognizing that purchasing decisions and financial investment decisions are not identical.

Mandloi and Jha (2026), in their study of mobile commerce and smartphone penetration as drivers of retail growth in India, provide a useful perspective on the role of digital access in changing consumer behaviour. Smartphone availability and mobile applications have made financial information and investment services more accessible to younger populations. Digital investment platforms can simplify account opening, provide access to scheme information, facilitate systematic investment plans, and allow investors to monitor their portfolios. These developments may reduce some of the practical barriers that previously discouraged first-time investors. Nevertheless, access to technology does not automatically translate into financial awareness or sound investment decisions. Young adults may still struggle to distinguish between reliable financial information and promotional claims. Digital accessibility should therefore be accompanied by financial literacy, transparent communication, and an understanding of investment risks.

Abid and Lohar (2025), in their review of technology in financial accounting and auditing, examined the broader transformation of financial practices through technological developments. Although their study does not directly address mutual fund investors, the growing use of technology in financial systems is relevant to investor confidence and access to information. Digital financial services depend on reliable records, transparent processes, and appropriate controls. For young investors, confidence in the systems used to purchase and monitor mutual fund investments may influence their willingness to participate in financial markets. Technology can improve access to financial information, but investors also need to understand that digital convenience does not remove market risk. This perspective reinforces the importance of combining technological access with financial knowledge and informed decision-making.

Abid and Bhambi (2025) examined the impact of artificial intelligence and machine learning on accounting practices and financial reporting accuracy. Their research focuses on accounting and reporting rather than investor awareness, but it has broader implications for the availability and interpretation of financial information. AI-enabled tools can help process financial data, identify patterns, and support analytical activities. In investment-related settings, similar technologies may be used to provide portfolio information, compare investment options, and generate risk-related insights. Young adults may find such tools useful when beginning to explore mutual funds.

However, automated recommendations should not be accepted without understanding their assumptions, limitations, and suitability for individual financial circumstances. The potential contribution of AI to investment awareness therefore depends on the accuracy of information and the investor's ability to evaluate it critically.

Chaplot (2018), in an empirical investigation of selected organizations in Rajasthan, examined the impact of strategic management on organizational performance. Although the study concerns organizational management rather than individual investment behaviour, its broader emphasis on planning and performance has relevance to financial decision-making. Investment planning similarly requires clear objectives, appropriate allocation of resources, monitoring, and periodic evaluation. Young adults who establish specific financial goals, such as higher education, purchasing a home, or long-term wealth creation, may be better positioned to assess whether mutual funds suit their needs. However, effective investment decisions also require an understanding of personal risk tolerance, investment horizons, and the possibility of market fluctuations. The connection with strategic planning highlights the value of a structured approach to personal financial management.

Mehta and Hiran (2023) examined methods for managing change in medium-sized business organizations in small cities. Their research provides a broader perspective on how people and organizations respond to changing practices and unfamiliar systems. A similar consideration applies when young adults move from traditional saving methods toward market-linked investment products. Individuals accustomed to bank deposits, cash savings, or gold may perceive mutual funds as unfamiliar or complicated. Concerns about losing money, uncertainty regarding returns, and limited understanding of financial terminology can discourage participation. Greater exposure to financial education, practical demonstrations, and accessible investment information may help individuals understand these products more confidently. Nevertheless, the relationship between organizational change management and investor behaviour is indirect, and further research would be needed to establish how such factors affect young adults' mutual fund decisions.

Choudhary and Madhwani (2013) analysed the impact of recession on the tourism and hospitality industry. Although their research does not focus on financial investments, it offers a broader economic context for understanding how uncertainty can affect financial choices. Economic downturns may influence employment prospects, income stability, household expenditure, and confidence about the future. Young adults facing uncertainty may become more cautious about investing in market-linked products, particularly if they have limited savings or a low capacity to absorb financial losses. Conversely, some individuals may view long-term investing as an opportunity to build financial security. The effect of economic uncertainty on mutual fund participation is therefore likely to depend on individual circumstances, financial literacy, and risk tolerance rather than following a single pattern.

Mehta Kohli and Banjara (2026), in their study of the role of EXIM Bank of India in promoting exports by micro, small, and medium enterprises, provide an institutional perspective on financial development and access to economic opportunities. Although their research focuses on enterprise finance and export promotion, it highlights the wider importance of financial institutions in supporting economic participation. In the mutual fund context, financial institutions, asset management companies, investment advisers, and digital intermediaries can influence public awareness by providing information about investment products and financial planning. For young adults, accessible educational resources and transparent explanations of investment risks may help reduce uncertainty. However, the availability of financial services alone is insufficient; investors must also possess the knowledge necessary to evaluate the suitability of different investment options.

Joon (2026), in a comparative study of leadership styles, innovation, and employee engagement in startups and traditional organizations in India, provides a broader perspective on behaviour, trust, and decision-making within organizational environments. Although the study does not directly examine investor perceptions, its focus on engagement and leadership can be considered indirectly relevant to understanding the influence of trusted individuals and social networks on financial choices. Young adults may seek investment guidance from family members, friends, colleagues, financial influencers, or professional advisers. Such interactions can increase awareness of mutual funds, but they may also expose inexperienced investors to unverified claims or unsuitable recommendations. The quality and credibility of the information received can therefore influence perceptions of mutual funds and willingness to invest. This relationship requires direct investigation in the context of young adult investors.

DETERMINANTS INFLUENCING INVESTOR PERCEPTION:

1. **Practical Financial Literacy:** Financial literacy is the bedrock of investing. Financial literacy provides a foundation for anyone who wants to invest wisely. A person who really understands the basics—, like returns that keep up with inflation the power of compounding interest how to keep a portfolio and the length of time you plan to invest—will be much less likely to be tricked by flashy headlines or random advice.
2. **Risk Perception and Loss Aversion:** I have seen modern fintech platforms turn KYC into a simple click, bank mandates, into a quick form and one-click investing into a one-touch experience. These seamless interfaces do a job of removing administrative friction.. At the same time these

seamless interfaces can push users toward impulsive decision-making. When users focus on app dashboards instead of fundamental fund evaluation the result is a rash choice.

3. **Digital Platforms and UI Convenience:** Modern fintech platforms have made digital KYC, bank mandates, and one-click investing effortless. While seamless interfaces eliminate administrative friction, they can also encourage impulsive decision-making if users prioritize glossy app dashboards over fundamental fund evaluation.
4. **Peer Dynamics and Social Proof:** Social circles have an effect, on how young people think about investing. When friends talk about making money from investments it gets others excited.. If someone shares a bad experience it can make a whole group doubtful. Talking about money with friends can get people interested. The final decision should be based on each person's own money situation. It's not about what everyone else's doing. Each person has to look at their goals, income and risks. That's what really matters when choosing where to put your money.
5. **Income Predictability and Disposable Capital:** Financial capacity differs a lot among adults. I have seen a college student relying on an allowance face different cash flow realities than a salaried corporate employee. Financial capacity matters because financial capacity shapes how young adults think about money. In my view perceptions of mutual fund affordability depend heavily on whether a person has surplus funds to sustain long-term SIP commitments. Young adults who have surplus funds feel more confident, about long-term SIP commitments.
6. **Institutional Trust and Regulatory Transparency:** I think confidence in intermediaries is vital. Investors need clarity about portfolio holdings, expense charges and exit terms. Robust regulatory supervision by authorities such as SEBI strengthens trust, in mutual fund mechanisms.

ADVANTAGES OF MUTUAL FUNDS FOR YOUNG ADULTS:

- **Effortless Diversification:** Spreads small sums across a broad collection of securities, lowering concentration risk.
- **Professional Management:** Experienced portfolio managers handle security selection, allocation, and tracking.
- **Disciplined SIP Route:** Enables young earners to cultivate consistent monthly saving and investing habit.
- **Multi-Asset Accessibility:** Grants simple access to equities, government securities, gold, and international markets.
- **Convenient Digital Operations:** Real-time tracking, seamless transactions, and instant statements via mobile apps.
- **Long-Term Compounding Potential:** Starting early provides a longer horizon for market growth to overcome interim cyclical swings.

COMMON MISCONCEPTIONS AND STRUCTURAL CHALLENGES:

Many people think that mutual funds are safe just because mutual funds are run by experts. Expert managers choose investments carefully. They still cannot stop market crashes. Spreading investments, across companies can lower the risk of a single company failing but it does not protect against a crash that affects the whole market.

Another common mistake is chasing performance. Young investors sometimes put money into funds that did well last quarter or last year not realizing that good past results rarely happen again and that they might hide big risk. SEBI's advisory materials keep telling investors not to invest unless a fund's risk matches their goals. Many beginners also think an SIP is an investment that guarantees regular returns. But an SIP is a way to give money automatically; the total returns depend entirely on how the fund performs.

BRIDGING THE KNOWLEDGE–ACTION GAP:

A common idea found in research is that knowing about a product does not always lead to choices. A person might know what a mutual fund is but still not want to invest because they don't have money are scared of losing money or have other things they need to spend their money on. On the hand another person might start investing just because their friends are doing it even if they don't really understand how the funds work. This difference between what people know and what they do creates a gap between knowledge and action. The aim of education should not be to force every young person to get into the stock market. Instead financial education needs to help people develop the skills to decide if an investment fits their goals how money they need to have on hand and how much risk they are willing to take. The quality of the decisions people make should be more important, than how many people sign up for accounts.

THE STRATEGIC ROLE OF ACADEMIC FINANCIAL EDUCATION:

Higher education institutions hold immense potential to build financial capabilities. Rather than restricting curriculum content to abstract financial theories, colleges should introduce applied personal finance training covering budgeting, inflation effects, tax planning, risk evaluation, and mutual fund operations.

SEBI provides a collection of educational resources that are freely accessible. These include videos and interactive tools, for calculations. Academic institutions can easily use these materials in workshops, student seminars and practical case studies. Students can analyze investment portfolios across different life stages gaining real-world

insights in a structured way.

IDENTIFIED RESEARCH GAPS:

While existing empirical literature offers glimpses into youth behavior there are still important gaps in the research.

- **Geographic Concentration:** Many studies use convenience samples from just a few cities. This limits how well the findings can be applied to regions across India especially given the wide range of socioeconomic conditions.
- **Subjective vs. Objective Testing:** Most research depends on self-reported data like what people say they know.. It rarely tests actual knowledge through objective assessments of key financial concepts such as expense ratios, NAV calculation and benchmark comparisons.
- **Social Media Influence:** There is a need for more research to separate the effect of social media influencers from the impact of formal financial education, on the investment choices of young people.

DISCUSSION:

The summarized research shows a situation: young people in India want to take part in modern financial markets and they see mutual funds and SIPs as good ways to build wealth.. Even though they feel positive about these options they often don't have the skills to understand them. This gap is both a chance and a duty for schools, financial regulators and companies that manage money. In a world that's more and more digital, where complicated financial products can be bought in seconds using a phone the ability to think about risk carefully is very important. Improving knowledge helps the next group of investors to create lasting wealth by making smart choices about where to put their money instead of making quick decisions based on what they see in the market every day.

ACTIONABLE RECOMMENDATIONS:

1. **Institutional Curriculum Integration:** Colleges and universities need to include required, lessons on personal finance and investing for all students who are studying for their degrees.
2. **Utilization of Regulated Educational Resources:** people who want to invest should use the learning materials provided by official organizations like SEBI and AMFI instead of trusting what they see on social media.
3. **Transparent Digital Disclosures:** Companies that offer services through apps should make it easy to see the costs what the investments are made of and any risks involved using simple and clear words.
4. **Goal-Oriented Scheme Selection:** New investors should think about how risk they are willing to take and how long they plan to keep their money before they decide to invest instead of just looking at old performance charts.
5. **Targeted Content for First-Time Investors:** New investors should think about how risk they are willing to take and how long they plan to keep their money before they decide to invest instead of just looking at old performance charts.
6. **Rigorous Empirical Research:** Future studies done by universities should use data from different parts of the country and set clear standards to measure how good people are, at understanding money matters.

CONCLUSION:

Mutual funds have become a way for young adults to build wealth and get financial security over time. Even though technology and regular investment plans have made it easier to invest doing well in the run depends completely on being informed and staying disciplined. Knowing words is not the same as being good with money. Real knowledge for investors means knowing how funds work understanding the risks in the market and choosing the plans that fit personal goals. By adding money skills to schools and encouraging clear online ways to invest young people can learn to make good independent choices, about money all through their lives.

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