

## ANNEXURE 2

### Reliability and Exploratory Factor Analysis Measures

ITEM CODE	ITEM DESCRIPTION	Reliability	Factor Loadings	% of variance
Observed, Exogenous variables				
CONST 1	PSYCHOLOGICAL WELL-BEING (35 items)	0.770		
	POSITIVE RELATIONS WITH OTHERS			
pr1	I am willing to make compromises to sustain important ties with others		0.412	29.457
pr2	I understand give and take of human relationships		0.583	27.097
pr3	I am capable of strong empathy, affection, and intimacy		0.702	
pr4	I believe in satisfying, trusting relationships with others		0.619	
pr5	I enjoy personal and mutual conversations with family members or friends		0.557	
pr6	I know that I can trust my friends and they know that they can trust me		0.521	
	Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.728		
Bartlett's Test of Sphericity	Test of Approx. Chi-Square	575.215		
	Df	15.000		
	Sig.	0.000		
ITEM CODE	SELF-ACCEPTANCE	0.845		
sa1	I Possess a positive attitude toward the self		0.673	33.118
sa2	I accept the past had its ups and downs, and I do not want to change them		0.747	24.558
sa3	I feel that many of the people I know have got more in life than I have		0.456	
sa4	I don't wish to be different than what he or she is		0.504	
sa5	I acknowledge and accept multiple aspects of self, both good and bad qualities		0.675	
sa6	I always feel positive about past life		0.406	
	Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.670		
Bartlett's Test of Sphericity	Test of Approx. Chi-Square	568.245		
	Df	15.000		
	Sig.	0.000		
ITEM CODE	AUTONOMY	0.759		
au1	I have confidence and exercises my own decision		0.375	37.083
au2	I take my own opinions and not influenced by any one		0.251	
au3	I do not necessarily conform to socially-approved norms in behavior and appearance		0.255	
au4	I am unconcerned about reputation or others' praise or disapproval		0.507	
au5	I do not change my mind for others		0.467	
	Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.581		
Bartlett's Test of Sphericity	Test of Approx. Chi-Square	199.791		
	Df	15.000		
	Sig.	0.000		
ITEM CODE	ENVIRONMENTAL MASTERY	0.857		
em1	I am able to choose or create contexts suitable to personal needs and values		0.621	26.560
em2	I control complex array of external activities		0.594	19.129
em3	I have a sense of competence in managing the environment		0.565	17.337
em4	I am good at manage my time so I could do work promptly		0.927	
em5	I generally take care of my personal finances and affairs		0.518	
em6	I am quite good at managing the many responsibilities of my daily life		0.557	



Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.659	
Bartlett's Test of Sphericity	of Approx. Chi-Square	538.529	
	Df	15.000	
	Sig.	0.000	
<b>ITEM CODE</b>	<b>PERSONAL GROWTH</b>	<b>0.731</b>	
pg1	I am interested in activities that will expand my horizons	0.721	29.602
pg2	I want to try new ways of doing things	0.479	27.180
pg3	I do enjoy being in new situations that replaces old one	0.632	
pg4	I see self as growing and expanding	0.565	
pg5	I always open to new experiences	0.509	
pg6	I always feel to develop new attitudes or behaviors	0.501	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.669	
Bartlett's Test of Sphericity	of Approx. Chi-Square	498.184	
	Df	15.000	
	Sig.	0.000	
<b>ITEM CODE</b>	<b>PURPOSE IN LIFE</b>	<b>0.775</b>	
pill	I am an active person in carrying out the plans I set for myself	0.507	33.094
pill2	I enjoy making plans for the future and working to make them a reality	0.489	24.397
pill3	I have aims and objectives for living	0.588	
pill4	I have a sense of directedness in life	0.485	
pill5	I sometime feel I have done all for succeeding the propose in life	0.685	
pill6	I tend to focus on the present, because the future nearly brings Problems	0.696	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.669	
Bartlett's Test of Sphericity	of Approx. Chi-Square	498.184	
	Df	15.000	
	Sig.	0.000	
<b>CONST 2</b>	<b>PERCEIVED RISK (7 items)</b>	<b>0.750</b>	
per1	I consider investing in mutual funds would be in severe risk	0.184	27.161
per2	I usually have a fear to invest in mutual funds that have shown a sure gain	0.631	19.074
per3	I am hopeful when investing mutual fund that have exhibited a sure loss	0.600	
per4	I perceive risk in Financial expenses associated with purchasing mutual fund	0.417	
per5	I perceive that the scheme's volatility will bring me in financial problems	0.517	
per6	I am cautious about fund which has high volatility in price or trading activity	0.418	
per7	I feel regret in the NAV of a mutual funds I have purchased	0.469	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.706	
Bartlett's Test of Sphericity	of Approx. Chi-Square	417.991	
	Df	21.000	
	Sig.	0.000	
	Observed, Endogenous variables		
<b>CONST 3</b>	<b>INVESTMENT DECISION (16 items)</b>	<b>0.738</b>	
id1	I relay on efficiency and effectiveness of the sponsoring firm	0.612	13.805
id2	I believe on fund manager's performance	0.680	13.642
id3	I believe on Innovativeness of the Scheme	0.742	13.019
id4	I relay on the reputation of a firm plays for my investment	0.412	10.101
id5	I believe the portfolio of listed company always performs high	0.399	9.957
id6	I fix base on NAV of mutual fund as a reference point	0.647	
id7	I consider volatility measures to invest in a scheme	0.459	
id8	I focus on fund data before investing	0.715	
id9	I focus on asset allocation of mutual fund	0.690	
id10	I decide in considering past experiences in mutual funds	0.660	
id11	I usually buy funds based on future expectations rather than past performance	0.421	



id12	I believe on rating agency's rating for mutual fund		0.610
id13	I blindly imitate decisions of others when making investment decisions		0.671
id14	I decide my investment that greatly relies on personal feelings		0.678
id15	I simply go on with the Tax beneficial scheme		0.666
id16	I am keen about facilities and cost of the sponsoring firm		0.620
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.709
Bartlett's Test of Sphericity	of Approx. Chi-Square	2620.85	8
	df	120.000	
	Sig.	0.000	
<b>CONST 4</b>		<b>INVESTOR AWARENESS(11 items)</b>	<b>0.839</b>
ia1	I have knowledge in mutual funds industry	0.743	16.974
ia2	I understand the financial terms in the mutual fund	0.542	15.116
ia3	I could easily analyse the mutual funds performance	0.810	11.318
ia4	I understand the portfolio composition in mutual fund	0.607	11.056
ia5	I clearly understand the conceptual framework of mutual fund and its scheme	0.769	10.208
ia6	I easily access the latest reports, prospectus and financial results of the mutual fund	0.645	
ia7	I always have trust when investing on the mutual funds	0.490	
ia8	I usually attend seminars, conferences & workshops related to mutual fund topics	0.605	
ia9	I usually visit websites and mail related to mutual funds	0.529	
ia10	I relay just get experts opinion for investing in mutual fund	0.544	
ia11	I have trouble paying attention to the information on the mutual funds	0.829	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.625
Bartlett's Test of Sphericity	of Approx. Chi-Square	735.524	
	df	55.000	
	Sig.	0.000	
<b>CONST 5</b>		<b>INVESTOR ATTITUDE(27 items)</b>	
		<b>CONSERVATIVE INVESTOR</b>	<b>0.723</b>
coi1	I always prefer to have income regularly	0.330	26.832
coi2	I will probably go with diversification of investment	0.590	26.440
coi3	I am willing to accept lower potential returns for peace of mind	0.532	
coi4	I look for secure and non-volatile investment	0.579	
coi5	I would prefer to keep money in the bank	0.632	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.538
Bartlett's Test of Sphericity	of Approx. Chi-Square	126.393	
	df	10.000	
	Sig.	0.000	
<b>ITEM CODE</b>		<b>CAUTIOUS INVESTOR</b>	<b>0.758</b>
cui1	I probably want to spread money across different types of investments	0.697	35.901
cui2	I understand investment market behavior	0.769	30.758
cui3	I accept that the value of investment is not guaranteed	0.368	
cui4	I understand the consequences of taking investment risk	0.772	
cui5	I focus on current income and moderate growth	0.727	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.555
Bartlett's Test of Sphericity	of Approx. Chi-Square	583.303	
	df	10.000	
	Sig.	0.000	
<b>ITEM CODE</b>		<b>BALANCED INVESTOR</b>	<b>0.890</b>
bi1	I focus equally on growth and current income	0.740	32.056
bi2	I take tax privileged investments	0.686	21.209
bi3	I do not wish to make unbalanced investment decisions	0.728	21.125
bi4	I understand the movement of investment markets	0.860	



bi5	I am willing to tolerate a little market fluctuations		0.705
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.540
Bartlett's Test	of Approx. Chi-Square		257.065
Sphericity	df		10.000
	Sig.		0.000
<b>ITEM CODE</b>		<b>ADVENTUROUS INVESTOR</b>	<b>0.779</b>
adi1	I expect to generate large return on overall investment		0.255 40.123
adi2	I am willing to take a risk of losing all their available assets		0.428
adi3	I have an aim to achieve the highest possible returns with high risk		0.426
adi4	I do not suffer from regret to any great extent for loss		0.567
adi5	I focus on aggressive growth on investment		0.233
adi6	I take an active approach to managing the investment		0.499
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.750
Bartlett's Test	of Approx. Chi-Square		610.617
Sphericity	df		15.000
	Sig.		0.000
<b>ITEM CODE</b>		<b>EXPERTISE INVESTOR</b>	<b>0.774</b>
exp1	I can easily analyse and predict the movements of the market		0.816 23.692
exp2	I have substantial amounts of investment experience		0.672 21.595
exp3	I need to secure my capital is secondary to the pursuit of high investment returns		0.239 18.726
exp4	I have firm views on investment and a keen interest on finance matters		0.675
exp5	I can easily be persuaded to take a gamble rather than a certain outcome		0.707
exp6	I am typically having been active in managing the investment arrangements		0.731
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.567
Bartlett's Test	of Approx. Chi-Square		241.441
Sphericity	df		15.000
	Sig.		0.000
<b>CONST 6</b>		<b>LEVEL OF SATISFACTION (15 items)</b>	<b>0.896</b>
los1	Rate of return		0.578 18.283
los2	Liquidity		0.828 16.041
los3	Safety & Security		0.637 12.170
los4	Tax consideration		0.716 7.878
los5	Capital gains		0.584 7.305
los6	Growth		0.684
los7	Knowledge of agents		0.674
los8	Knowledge of officers		0.708
los9	After sales Service		0.592
los10	Customer care		0.420
los11	Maturity period		0.359
los12	Adequate information		0.599
los13	Grievance handling		0.571
los14	Rules and regulations		0.655
los15	Variety of schemes		0.646
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.735
Bartlett's Test	of Approx. Chi-Square		2343.66
Sphericity	df		0
	Sig.		105.000
			0.000

