



Original Article

# A Study on Investment and wealth Management among youth

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## Abstract

*This research paper examines to study the investment preferences, awareness levels, and wealth management practices among youth, while also exploring the factors that influence their financial decisions. In the rapidly evolving financial landscape, investment and wealth management have become essential components of long-term financial security, particularly among youth. This study examines the investment preferences, financial literacy levels, and wealth management practices of young individuals in the age group of 18–30 years. It further explores the key factors influencing their financial decision-making, including income level, education, technological exposure, and social influence. The research adopts a descriptive and analytical approach, utilizing both primary data collected through structured questionnaires and secondary data from relevant academic and institutional sources. The findings reveal that although awareness of traditional financial instruments such as fixed deposits, mutual funds, and stock markets is relatively high among youth, a significant proportion does not actively save or invest a portion of their income. Among those who invest, most allocate less than 10% of their earnings toward savings and investments. The study also highlights a predominantly moderate to low risk tolerance among respondents, indicating cautious investment behaviour. Despite increased access to digital financial platforms and information, gaps in financial literacy and long-term financial planning remain evident.*

*The research emphasizes the importance of strengthening financial education initiatives to promote responsible investment practices and sustainable wealth creation among youth. By fostering informed decision-making and disciplined financial habits at an early stage, young individuals can build a strong foundation for financial independence, stability, and long-term economic well-being.*

**Keywords:** Financial Literacy, Investment Behaviour, Wealth Management, Youth Investors, Risk Tolerance, Financial Awareness.

## Introduction

In Today's dynamic financial environment, the role of investment and wealth management has become increasingly important, especially among the youth. With growing awareness of financial independence, rising aspirations, and the easy availability of financial products, young individuals are beginning to recognize the value of saving and investing at an early stage in life. Effective wealth management is not only about accumulating money but also about making informed decisions that ensure financial security, stability, and growth over the long term. Youth, being the most energetic and productive segment of the population, represent the future of a nation's economic development. Their financial habits, investment preferences, and risk-taking abilities significantly shape the overall investment landscape. Factors such as technological advancements, mobile banking, fintech platforms, and social media awareness have provided young investors with greater access to financial information and tools. This has led to a transformation in the way the younger generation perceives and manages their wealth. At the same time, challenges such as lack of financial literacy, impulsive spending, peer influence, and inadequate long-term planning can hinder effective wealth creation. Hence, understanding the investment behaviour, savings patterns, and wealth management strategies of youth is crucial for promoting financial inclusion and building a financially resilient generation.

## Objectives of the Study

This research aims to study the investment preferences, awareness levels, and wealth management practices among youth, while also exploring the factors that influence their financial decisions.

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By analysing these aspects, the project seeks to provide insights into how young individuals can be guided towards effective wealth creation and long-term financial well-being.

1. To identify the level of financial literacy among youth.
1. To examine investment patterns and wealth management strategies adopted by young individuals..
2. To study the role of factors such as income, education, technology, and social influence in shaping investment behavior..
3. To provide suggestions for improving financial awareness and responsible investment practices among youth.

### Literature Review

Research on conflict management emphasizes its importance in organizational effectiveness. Thomas-Kilmann's model identifies five conflict-handling styles. Jehn classified conflict into task, relationship, and process conflicts. Studies show that task conflict can improve decisions while relationship conflict harms performance.

#### 1. Financial literacy as a cornerstone of behaviour

A robust academic stream links financial literacy with better planning, portfolio participation, and long-term wealth outcomes. Foundational work by Lusardi & Mitchell shows that higher literacy predicts retirement planning and preparedness, even after addressing endogeneity concerns—evidence widely extrapolated to young cohorts entering markets earlier than past generations. Cambridge University Press & Assessment Gflec.org ResearchGate

#### 2. Youth, financial inclusion, and the digitization wave

Large-scale surveys show steady gains in basic financial access among young adults as digital payments, mobile wallets, and app-based savings/credit spread rapidly. The World Bank's Global Findex 2021 documents sharp growth in account ownership and digital transactions post-2017, underscoring how fintech lowered entry barriers for first-time (often young) users. World Bank +1 UNEP FI

#### 3. The global literacy gap—and why youth are vulnerable

Despite progress, overall literacy remains modest. The S&P Global FinLit study finds only about one-third of adults worldwide are financially literate, with gaps by gender, income, and education—gaps that often mirror patterns seen among younger demographics. Recent Indian reports similarly highlight sizeable knowledge deficits, reinforcing the need for targeted education in youth. Gflec.org.

### Research Methodology

#### Research Design

The study will adopt a descriptive and analytical research design. It aims to understand the investment preferences, financial literacy, and wealth management practices among youth, while also analyzing the factors that influence their financial decision-making. Both primary and secondary data will be utilized.

#### Data Collection Methods

##### 1. Primary Data

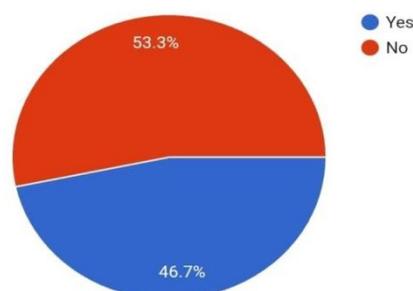
- a. Survey Method: Structured questionnaires will be distributed among youth (age group 18–30 years). • Interview Method: Short discussions with selected respondents may be conducted to get deeper insights.
- b. Secondary Data: Academic journals, books, and research papers on investment and financial literacy. • Reports from RBI, SEBI, AMFI, OECD, World Bank, and government publications. • Articles, financial magazines, and online databases.

#### Data Collection Instruments

- a. A well-structured questionnaire with both close-ended and open-ended questions.
- b. Use of Likert scale for measuring financial attitudes and perceptions.
- c. Online platforms such as Google Forms may be used for wider reach.

#### Data Analysis and Interpretation

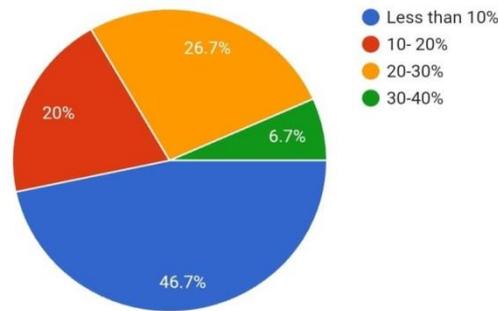
3. Do you actively save or invest portion of your income



The interpretation in short is that the majority of respondents do not actively save or invest a portion of their income.

- No (Do not save/invest) is the largest response at 53.3%.
- Yes (Do save/invest) is slightly less than half at 46.7%.

4. What percentage of your income/allowance do you usually save or invest?



The difference between the two groups is relatively small, but those who do not save/invest form the slight majority. The short interpretation is that the majority of those who save or invest (46.7%) put away Less than 10% of their income/allowance.

**The breakdown is as follows:**

- Less than 10%: 46.7% (Largest group)
- 20-30%: 26.7%
- 10-20%: 20%
- 30-40%: 6.7%

Most respondents who save/invest are saving or investing a relatively small portion (less than 10%) of their funds

**Findings**

The respondents are most aware of Fixed Deposits (53.3%), followed closely by Mutual Funds (SIP) (46.7%) and the Stock Market (40%).

Awareness of Real Estate (26.7%) and Gold (26.7%) is significantly lower.

In short, there is high awareness of traditional and common financial instruments (Fixed Deposits, Mutual Funds, Stocks), while awareness of physical assets (Real Estate, Gold) is lower.

**Discussion**

The findings of this study The short interpretation is that the majority of respondents have a Moderate level of risk tolerance while investing, accounting for 60%.

- Moderate is the dominant level at 60%.
- Low risk tolerance is the second largest group at 33.3%.
- High risk tolerance is very low at only 6.7%.

Overall, the sample is risk-averse, with most being either Moderately risk- tolerant or Low risk-tolerant.

The respondents are most aware of Fixed Deposits (53.3%), followed closely by Mutual Funds (SIP) (46.7%) and the Stock Market (40%).

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In short, there is high awareness of traditional and common financial instruments (Fixed Deposits, Mutual Funds, Stocks), while awareness of physical assets (Real Estate, Gold) is lower.

**Conclusion**

Investment and wealth management play a vital role in securing financial stability and achieving long-term goals. For youth, early awareness and disciplined practices such as budgeting, systematic investments, and risk diversification can create strong financial foundations. The project highlights that informed decision-making, understanding of financial instruments, and professional guidance are essential to balance risks and returns. Wealth management is not only about growing money but also about protecting and wisely allocating resources for future needs. Thus, by adopting proper strategies and long-term vision, individuals can ensure financial independence, security, and sustainable wealth creation

#### **Limitations of the Study**

1. The study is restricted to a limited sample size, which may not represent the entire youth population.
2. Responses may be biased due to self-reporting by participants.

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Nil.

#### **Conflicts of interest**

The authors declare that there are no conflicts of interest regarding the publication of this paper.

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