

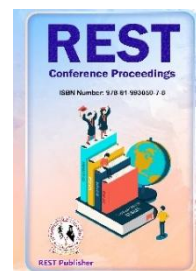


## REST Conference Proceedings

Vol: 1(2), 2025

REST Publisher; ISBN: 978-81-993050-7-6

Website: <https://restpublisher.com/book-series/rcp/>



# An Analytical Study of Preferences and Perception towards Investment Avenues Amongst Youngster's in Amravati City

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**Abstract:** Investment plays a pivotal role in individual financial planning and economic development. This study explores the preferences and perceptions of young investors in Amravati City towards various investment avenues. As the financial landscape evolves with digital advancements and increased financial literacy, the investment behaviour of youngsters becomes a critical area of focus. The youth, often characterized by high risk tolerance and long investment horizons, represent a dynamic segment in the investment ecosystem. The objective of this research is to analyze the investment preferences of the younger demographic, understand the factors influencing their choices, and assess their awareness and perception of different investment options such as stocks, mutual funds, real estate, fixed deposits, crypto currencies, and gold. The study also aims to evaluate the role of social media, peer influence, financial literacy, and technological platforms in shaping investment decisions. The research employs a descriptive and analytical approach using primary data collected through structured questionnaires administered to individuals aged 18–35 years residing in Amravati City. The data is analyzed using statistical tools to identify trends, correlations, and significant factors influencing investment behaviour. Findings suggest that while traditional options like fixed deposits and gold still retain popularity due to perceived safety, there is a growing inclination towards equity markets and mutual funds driven by digital access and higher return expectations. Additionally, a notable segment of youngsters is exploring new-age options like crypto currencies, albeit with caution due to market volatility and limited regulatory clarity. Risk appetite, expected returns, duration of investment, and source of financial advice emerged as key determinants of investment preferences. The study highlights the need for increased financial literacy programs targeted at the youth, greater transparency in investment products, and the development of user-friendly digital platforms to facilitate informed decision-making.

**Keywords:** Investment Preferences, Behavioural Finance, Financial Planning, Personal Finance, Investment Behaviour.

## 1. INTRODUCTION

An investment is an asset or item acquired with the goal of generating income or appreciation. Appreciation refers to an increase in the value of an asset over time. When an individual purchases a good as an investment, the rather to use it in the future to create wealth. Intent is not to consume the good but rather to use it in the future to create wealth. An investment always concerns the outlay of some resource today-time, effort, money, or an asset in hopes of a greater pay off in the future than what was originally put in. For example, an investor may purchase a monetary asset now with the idea that the asset will provide income in the future or will be sold at a higher price for a profit. The actor of investing has the goal of generating income and increasing value over time. An investment can refer to any mechanism used for generating future income. This includes the purchase of bonds, stocks, or real estate property, among other examples. Additionally, purchasing a property that can be used to produce goods can be considered an investment. The act of investing the goal of generating income and increasing value over time. An investment can refer to any mechanism used for generating future income. This includes the purchase of bonds, stocks, or real estate property, among other examples. Additionally, purchasing a property that can be used to produce goods can be considered an investment

## 2. REVIEW OF LITERATURE

Patil & Nandewar (2014), Explored investment choices of salaried individuals in Pune. Safety was prioritized, with gold, bank deposits, and real estate being preferred. Parimalakanthi & Kumar (2015), Investigated investor behaviour in Coimbatore. Found that security, income stability, and liquidity drive preferences, especially among youth, with traditional options preferred due to lower perceived risk. Lokhande (2015), studied rural investors in Maharashtra. Preferred secure investments like bank deposits and gold. Insignificant gender gap in investment awareness was found, but financial literacy remained low. Gopi et al. (2018), Analyzed salaried employees in Ernakulum's shipping industry. Emphasis was on saving for long-term goals, showing improved money management awareness. Ewan et al. (2019), Compared corporate and individual investors. Corporate investors relied on market knowledge and regulations, while individual decisions were shaped by personal habits, risk appetite, and savings behaviour.

**Research Problem:** Investment behaviour is influenced by various demographic, social, and psychological factors, and understanding these preferences is crucial for financial planners and policymakers. In Amravati City, a significant proportion of the population consists of young individuals who are at the beginning of their financial journeys. However, there is a lack of comprehensive analysis of how these youngsters perceive and choose investment avenues. Young investors often differ from older generations in terms of risk appetite, awareness, and priorities. While traditional instruments like fixed deposits and real estate are still popular, there is a growing inclination towards mutual funds, stocks, and crypto currencies. Factors such as digital literacy, peer influence, financial education, and marketing strategies impact their decision making.

## 3. OBJECTIVES OF THE STUDY

The study has been undertaken with the following objectives:

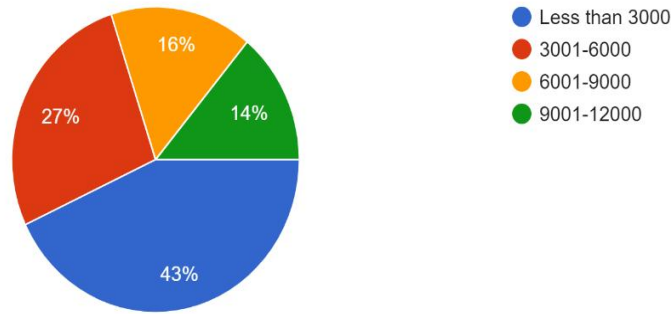
- 1) To identify that the e-recruitment is easy platform for commerce students.
- 2) To know about how much students are aware about e-recruitment.
- 3) To study the perception and attitude of students towards e-recruitment.
- 4) To study the role of social media platforms in the e-recruitment process.
- 5) To summarize the difficulties faced by students during the e-recruitment.

**Scope of The Study:** The scope of this study focuses on analysing the preferences and perceptions of youngsters (aged 18-35) in Amravati City regarding various investment avenues. Their search will explore traditional investment options such as Fixed Deposits Gold and Real Estate as well as modern avenues like Stocks, Mutual Funds, Crypto currencies, and Bonds. It will examine how factors such as financial literacy, risk tolerance, socio-economic background, family influences, and technological access shape the investment choices of the youth. The study will also investigate their perception of the safety; return potential, and liquidity of different investment options. By focusing on students, working professionals, and entrepreneurs, the study will assess how these groups approach investment decisions. Additionally, it will consider the impact of external factors such as economic conditions and government policies. The findings will provide insights into improving financial literacy and engagement with investment products among young people in Amravati.

## 4. RESEARCH METHODOLOGY

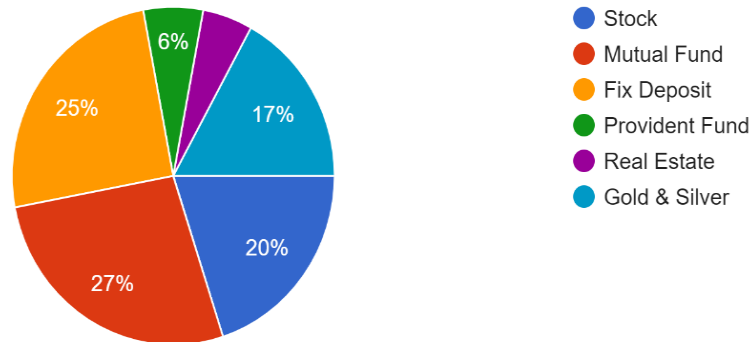
The research design for the analytical study focuses on understanding the preferences and perceptions of youngsters in Amravati City towards various investment avenues. Descriptive research method will be employed, using a structured questionnaire to collect primary data. A stratified random sampling technique will ensure diverse representation. Data analysis will involve statistical tools like chi-square tests and factor analysis to identify key factors influencing investment decisions. 100 respondents are selected for the research study. For the research sturdy convenience sampling technique is used.

## 5. DATA ANALYSIS AND INTERPRETATION



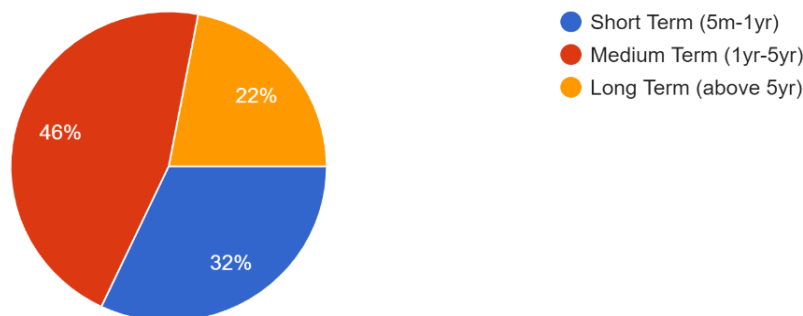
**FIGURE 1.** Monthly Savings Of The Respondents

Figure 1 the largest portion of the 100 respondents (43%) saves less than ₹3000 monthly, followed by (27%) who save between ₹3001-₹6000 and (16%) who save between ₹6001-₹9000, and the smallest group (14%) saves between ₹9001-₹12000.



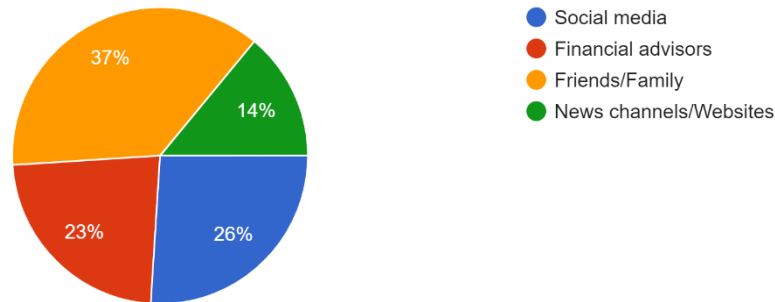
**FIGURE 2.** Awareness about various investment options and investment

Figure 2 Out of 100 respondents, the majority (27%) are aware of mutual funds, followed by (25%) aware of fixed deposits, (20%) aware of stocks, (5%) aware of real estate, (6%) aware of provident funds, and (17%) aware of gold and silver as investment options.



**FIGURE 3.** Preference of the investment

Figure 3 A significant portion of the 100 respondents (46%) prefer medium-term investments (1yr-5yr), followed by 32% who prefer short-term investments (5m-1yr), and 22% who prefer long-term investments (above 5yr).



**FIGURE 4.** Source of information about investment

Figure 4 the largest source of investment information for the 100 respondents is news channels/websites (37%), followed by social media (26%), financial advisors (23%), and friends/family (14%).

**Findings:** The majority of respondents (40%) fall within the age group of 20–22 years, indicating that early adulthood is the most active age group in investment interest among youngsters in Amravati City. The gender distribution is nearly balanced, with 51% male and 49% female respondents participating in the study. A slightly higher proportion of respondents (53%) are unemployed, indicating a significant interest in investment awareness even among those not currently employed. A majority of respondents (43%) save less than 3000 monthly, indicating relatively low saving capacity among the participants.

**Suggestions:** Conduct regular workshops and seminars in colleges to improve understanding of various investment avenues like mutual funds, stocks, and SIPs. Promote user-friendly investment apps to make investment more accessible and appealing to tech-savvy youngsters. Financial institutions should offer low-risk, small-ticket investment options tailored to young investors. Launch campaigns to dispel myths and fears about stock markets and non-traditional investments. Integrate basic investment and personal finance modules in educational curricula at higher secondary and college levels.

## 6. CONCLUSION

The study reveals that young investors in Amravati City are gradually shifting from traditional investment avenues like fixed deposits and gold towards more modern and high-return options such as mutual funds, stocks, and even crypto currencies. This change is largely influenced by growing financial literacy, digital accessibility, peer influence, and the role of social media. While safety and stability remain key concerns, there is a visible appetite for calculated risk among the youth. However, limited financial knowledge and cautious attitudes still hinder broader participation in volatile markets. The findings underscore the need for targeted financial education, simplified investment tools, and awareness programs to empower young investors in making informed, confident investment decisions.

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