A Study on Saving, Investment Pattern and Financial Awareness of Youth in Bangalore City

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Abstract
The women in Indian families have the habit of saving a little portion of the household expenses, provided to them, by the family head. The women in India are earning a substantial income, to complement the earnings of their family and also spend a portion of their earning towards household expenses. Apart from taking care of their personal and other entertainment expenses, the primary purpose of earning by women is to save for future security or unpredictable future contingencies. The faculty members, working in private universities, are underpaid when compared to the faculty members working in government institutions and hence they have to be extra cautious while making their investment in various investment avenues. This study is to analyze the effect of investment in various investment avenues,
The respondents reported a very good level of awareness on the investment avenues like bank fixed deposit, gold, post office, insurance policies, and provident fund.

Keywords: Women Investors, Household Savings, Investment Avenues, Financial Awareness, Private University Faculty, Bank Fixed Deposits

1.1   Introduction
In today's fast-paced economic environment, understanding the financial behavior of youth has become increasingly important. The youth population in India, particularly in metropolitan cities like Bangalore, constitutes a significant portion of the working-age group and plays a crucial role in shaping the economic and social landscape of the country. With rising educational attainment, increased employability, and access to various financial products, youth are no longer passive earners but active participants in financial decision-making.

Saving and investment habits among youth are influenced by multiple factors, including income, financial literacy, peer influence, family guidance, and exposure to digital financial platforms. While some youth prioritize short-term consumption and lifestyle expenditures, others demonstrate a forward-looking approach, investing in instruments such as bank deposits, mutual funds, insurance policies, stocks, and digital investment platforms. Understanding these patterns is vital for policymakers, financial institutions, and educators to design effective financial awareness programs and products suited to the needs of young earners.

Bangalore, being one of India's largest IT and educational hubs, attracts a diverse youth population, including students, early-career professionals, and entrepreneurs. This diversity provides a unique opportunity to study variations in saving and investment behavior across different demographic groups. Despite earning potential, many youth face challenges such as

limited financial literacy, peer pressure, and a tendency to prioritize immediate gratification over long-term financial security.

This study aims to explore the saving and investment patterns of youth in Bangalore city, examining their level of financial awareness, preferred investment avenues, and factors influencing their financial decisions. The research also seeks to identify correlations between demographic variables—such as age, gender, income, and education—and investment behavior, thereby providing insights into the financial mindset of the city's youth. By analyzing these patterns, the study aspires to contribute to a better understanding of youth financial behavior and inform strategies to promote informed and sustainable financial practices among the younger generation.

1.2   Concept of Saving and Investment Pattern of Youth

The saving and investment habits of youth in Bangalore vary widely and are influenced by multiple factors, which in turn affect their choice of investment avenues and availability of funds for different financial goals. Psychological factors such as future security, preparedness for unforeseen expenses, and risk perception play an important role in shaping their financial behavior. Demographic variables like age, education level, occupation, and income also significantly impact how youth save and invest.

Financial literacy is another crucial factor—youth who are more aware of investment options tend to make informed decisions, balancing short-term needs with long-term financial goals. Exposure to modern investment platforms, digital banking, and peer influence further shapes their financial patterns. This study focuses on examining the saving and investment behavior of youth in Bangalore, aiming to understand their awareness, preferences, and decision-making processes in the context of contemporary financial opportunities.

1.3 Objectives of the Study

1.   To **examine the saving and investment patterns** of youth in Bangalore city.
2.   To **assess** the level of awareness of different investment avenues across all demographic variables of youth
3.   To **assess** the relationship between demographic profiles and awareness of investment avenues among youth.
4.   The impact of demographic variables, on the level of awareness of respondents, on various investment avenues,
5.   To **identify the preferred investment avenues** among youth and the factors influencing their investment decisions.

1.4 Hypotheses Of The Study

The researcher formulated the following hypotheses to be tested in this study:

NH1: The level of awareness of different investment avenues is the same across all demographic variables of youth (age, gender, education, income).

NH2: There is no significant association between demographic profiles and awareness of investment avenues among youth.

1.5 Scope of the Study

1.   The study considers **youth aged between 20 and 35 years**, focusing on their saving and investment patterns in Bangalore city.
2.   It aims to understand the relationship between demographic variables, awareness of investment avenues, and actual investment behavior among youth.
3.   The study provides insights that can help financial institutions and policymakers design targeted **financial literacy programs, investment products, and awareness campaigns** for the youth segment.

1.6 Limitations Of The Study

1)   he research was limited only to Bangalore city.Therefore, the finding of the study may or may not apply to other geographical part of the country.
2)   The study focused exclusively on youth, and the sample may not represent all subgroups of the youth population in the city.
3)   The data were collected directly from the respondents using the selected sampling frame, and responses may be subjective or biased. The findings may vary if the study is conducted at a different time or with a different sample.

2 Review Of Literature

1. Makkar (2025) *Understanding Investment Trends and Financial Confidence Among Indian Youth* .This study aims to understand investment trends and financial confidence among Indian youth aged 18 to 30 in a rapidly digitizing economy. Using a structured online survey and descriptive analysis, the research explores how young individuals engage with investment tools, assess financial knowledge, and make decisions. Findings show that while over 90% are aware of investment concepts, few possess strong financial knowledge. The study emphasizes the need for targeted financial literacy programs to enhance informed decision-making among the youth.

2. Tandan & Hrulekha (2025) *The Impact of Financial Literacy on Investment Decisions Among Young Adults* This study explores the impact of financial literacy on investment decisions among young adults aged 18 to 35. By analyzing survey data, the research reveals a strong positive correlation between financial knowledge and investment confidence, risk tolerance, and decision-making quality. Findings indicate that individuals with higher financial literacy are more likely to make informed, diversified, and confident investment choices.

3. Preethi (2025) *Investment Behavior of Gen Z in India: A Behavioral Finance Approach*
This study uses behavioral finance as a lens to examine how Gen Z (born 1997–2012) investors behave. It investigates the ways in which psychological biases—mental accounting, herd mentality, overconfidence, and loss aversion—influence the choices made by 300 urban and semi-urban respondents. The research highlights the significance of understanding these biases to better comprehend Gen Z's investment behavior and to design effective financial education programs. IJSAT

4. Kuncheria & Joseph (2025) *Youth Investment Behavior in Kerala: An Empirical Study on Preferences, Challenges, and Influencing Factors*
This study examines the investment behavior of young individuals in Kerala, focusing on their preferences, influencing factors, and the challenges they face. The research identifies key determinants such as financial literacy, risk perception, and access to financial services. It

also highlights the barriers to investment, including lack of awareness and trust in financial institutions, and suggests measures to promote investment among the youth in the region. Management Paper

5. Horo (2025) *Spending and Saving Behaviors of Gen Z: A Review-Based Comparison Between Urban and Rural Youth*
This article delves into the spending habits of Generation Z in India with an emphasis on the differences between city and rural youth between 13 to 28 years of age. It taps into social, economic, and technological differences influencing the expenses and savings behaviors. Urban youth exhibit higher levels of digital financial engagement, whereas rural youth display more traditional saving practices. The study underscores the need for tailored financial education programs catering to the diverse needs of Gen Z across different regions.

3. Methodology Of The Study
The research is designed to scientifically collect and analyze data regarding the saving and investment patterns of youth in Bangalore city. This empirical study relies primarily on primary data collected from respondents. A structured questionnaire was developed to measure the investment behavior of youth in the selected area, which included demographic questions such as age, gender, education, income, and occupation. It also comprised investment-related questions using a 5-point Likert scale to capture opinions and attitudes toward various investment factors, along with multiple-choice questions to assess awareness and preferences for different investment avenues, including bank deposits, mutual funds, stocks, insurance, and digital investment platforms. The collected data will be analyzed using appropriate statistical tools, including percentage analysis and the chi-square test, to examine patterns, trends, and relationships among the variables.

3.1 Sample Size
This study was conducted among 100 youth in Bangalore city. The respondents were selected to represent a diverse group in terms of age, gender, education, and occupation. Data were collected by enquiring about their saving and investment patterns, and their responses were recorded and analyzed for the study.

3.2 Tools Used for Analysis
The data collected from the respondents were analyzed using appropriate statistical methods and tools to interpret the saving and investment patterns of youth. The tools used for analysis included percentage analysis, chi-square test, and ANOVA (Analysis of Variance) to examine the relationships, differences, and trends among demographic variables and investment behavior.

4 Demographic Profile
The demographic profile of the respondents, i.e., youth residing, studying, or working in Bangalore city, was analyzed using percentage analysis. The results are displayed in Table 1.1.

Table 1.1 – Demographic profile of respondents

Demographic Variable	Level	Frequency (N=100)	Column N %

Age (in years)	15–20	20	20.00%
	21–25	50	50.00%
	26–30	25	25.00%
	31–35	5	5.00%
Marital Status	Unmarried	85	85.00%
	Married	12	14.00%
	Separated	3	2.00%
Qualification	High School	15	15.00%
	Undergraduate	50	50.00%
	Postgraduate	25	25.00%
	Professional/Diploma	10	10.00%
Occupation/Status	Student	55	55.00%
	Employed (Private)	30	30.00%
	Entrepreneur/Startup	10	10.00%
	Unemployed/Job Seeker	5	5.00%
Family Size	Up to 3	40	40.00%
	4–6	50	50.00%
	Above 6	10	10.00%
Monthly Income (in Rs.)	Up to 20,000	25	25.00%
	20,001–50,000	45	45.00%
	50,001–80,000	20	20.00%
	Above 80,000	10	10.00%

Table 1.1 – Demographic Profile of Respondents

Most respondents (50%) are aged 21–25 years, followed by 20% aged 15–20, representing college-going or early-career youth. The majority (85%) are unmarried, and most have undergraduate (50%) or postgraduate (25%) qualifications. In terms of occupation, students (55%) form the largest group, followed by private employees (30%) and young entrepreneurs (10%). Most respondents come from families of 4–6 members (50%), and nearly half earn a monthly income of ₹20,001–50,000 (45%). This profile shows a young, educated, and mostly single population, which can influence their saving and investment behavior.

1.2 Analysis on Awareness on Investment Avenues

The study examined the level of awareness among youth in Bangalore regarding various investment avenues to understand how this awareness influences their saving and investment behavior. The research aimed to identify whether youth were knowledgeable about options such as bank deposits, mutual funds, stocks, insurance policies, digital investment platforms, and other financial instruments. Additionally, the sources from which they obtained this information—such as family, friends, educational institutions, social media, financial advisors, and online resources—were also analyzed. Understanding these patterns helps determine the

role of awareness in shaping the financial decision-making and investment choices of young individuals.

Table 1.2 - Source of Information about Investment avenues

Source of information	Percentage
Friends	67.8
Relatives	52.5
Newspapers	35.6
Consultants/Advisors/Insurance agent	42.4
Television	25.8
Internet	60.0
Magazines and books	21.1

Source: Primary Data

It can be seen from the Table1.2 that almost 68% of respondents were various aware of various investment avenues, through their friends and 60% of respondents through the internet. Around 53% of respondents were informed about investment avenues, through their relatives. Further, around 42% of respondents came to know about investment avenues, through consultants/advisors/insurance agents and 36% of respondents used newspapers. Only 21% of respondents came to know about investment avenues through magazines and books. In other words, apart from friends, the internet played a significant role, in providing information, about investment avenues to the public.

Impact of Demographic Variables on the Level of Awareness of Respondents on Various Investment Avenues
Impact of Demographic Variables on the Level of Awareness of Youth on Various Investment Avenues
The impact of demographic variables on the level of awareness of youth regarding various investment avenues was tested using the Analysis of Variance (ANOVA) test. This analysis helps determine whether factors such as age, gender, education, occupation, family size, and monthly income significantly influence the awareness and knowledge of different investment options, including bank deposits, mutual funds, stocks, insurance, and digital investment platforms. The results of the analysis are presented in Table 1.3, providing insights into which demographic factors affect investment awareness among youth in Bangalore city.

The impact of demographic variables, on the level of awareness of respondents, on various investment avenues, was test through analysis of variance test and the results are displayed in the Table 1.3.

Table 1.3- ANOVA – Awareness of Respondents Vs Demographic Variables

Investment avenue		Demographic variable					
		Age	Marital status	Qualification	Occupation	Family Size	Annual Income

Real Estate	F	2.318	4.378	10.195	4.214	6.054	10.661
	p-	.056	.002*	.000*	.002*	.000*	.000*
Shares	F	19.458	6.707	10.201	9.184	3.229	6.831
	p-	.000*	.000*	.000*	.000*	.012*	.000*
Gold	F	10.811	1.275	11.435	11.796	.936	5.165
	p-	.000*	.016*	.000*	.000*	.443	.000*
Mutual Funds	F	7.161	5.753	2.045	10.687	4.773	7.509
	p-	.000*	.000*	.087	.000*	.001*	.000*
Post office	F	7.799	3.035	3.079	2.496	4.712	7.536
	p-	.000*	.010*	.009*	.030*	.000*	.000*
Bank fixed Deposit	F	2.488	3.395	12.043	5.190	6.181	11.583
	p-	.043*	.009*	.000*	.000*	.000*	.000*
Debt Securities	F	8.266	5.964	2.846	10.833	1.761	1.827
	p-	.000*	.000*	.024*	.000*	.135	.122
Fixed Deposit with Company	F	27.973	17.996	12.413	12.109	10.184	12.398
	p-	.000*	.000*	.000*	.000*	.000*	.000*
Insurance policies	F	6.397	7.272	7.287	4.449	5.887	4.096
	p-	.000*	.000*	.000*	.002*	.000*	.003*
Futures/option/derivatives	F	5.710	2.980	7.635	9.395	4.572	7.826
	p-	.000*	.012*	.000*	.000*	.000*	.000*
Provident Fund	F	8.799	14.362	11.910	3.260	7.740	7.760
	p-	.000*	.000*	.000*	.007*	.000*	.000*
Contributions to Chits	F	4.149	5.023	14.187	8.265	21.692	4.602
	p-	.003*	.001*	.000*	.000*	.000*	.001*
Deposit with private parties	F	7.830	3.459	10.850	6.862	8.007	7.153
	p-	.000*	.008*	.000*	.000*	.000*	.000*
Others	F	3.580	2.623	9.194	4.673	6.676	9.928
	p-	.007*	.036*	.000*	.001*	.000*	.000*

Source: Computed by researcher, * Significant at 5% level of significance

According to Table 1.3, that all the demographic variables, except the age of respondents, exercised impact on the level of awareness on investment in the Real Estate ($p < .05$). Almost all the demographic variables exercised very significant impact, on the level of awareness on investment avenues, like Shares, Post office, Bank fixed deposits, Futures, Chits, Deposit with private parties and other investment options ($p < .05$).

The expectation of respondents, on the returns of their investments, was also studied as a part of the research work. If the investors were getting the expected return, they will be attracted more towards that particular investment.

1.4 Analysis on Investments

Investments made by the respondents, in various investment avenues, like bank fixed deposit, gold, real estate, stocks, etc. have been studied as part of the research work, to know where the investors had invested their money.

According to the Table 1.4 , 13.77% in overall number of investments and 77.45% in number of responses of them had invested in bank fixed deposits, 12.82%, 72.13% of them had invested in gold, 9.27%, 52.13% had invested in post office, 7.87%, 44.04%had invested in insurance policies, and 7.79%, 44.04% invested in provident fund, and so on.

Further, it can also be observed that there was less number of investments in deposits with private parties, futures/options/derivatives, debt securities, fixed deposits with companies, etc.

Table 1.4 - Investments Quantum in various Investment avenues

Investment avenue	Percent	Percent of cases	Rank
Real Estate	6.92%	38.94%	9
Shares	7.03%	39.57%	7
Gold	12.82%	72.13%	2
Mutual Funds	7.19%	40.43%	6
Post office	9.27%	52.13%	3
Bank Fixed Deposit	13.77%	77.45%	1
Debt Securities	4.43%	24.89%	11
Fixed Deposit with Company	6.13%	34.47%	10
Insurance Policies	7.87%	44.04%	4
Futures/option/derivatives	4.16%	23.40%	12
Provident Fund	7.79%	44.04%	5
Contributions Chit	6.96%	39.15%	8
Deposited with Private parties	3.78%	21.28%	13
Others (Please Specify)	1.89%	10.64%	14
Total	100.00		

Source: Computed by researcher

Association between Demographic Variables and Investments in various Investment Avenues
After finding the number of investments made in several investment avenues, the researcher was also interested in identifying the effect of demographic variables on the preference of investment avenues. To find the association between demographic variables and preference of investment avenues, chi-square test was carried out and the results of the same are displayed in the Table 1.5

Table 1.5 - Pearson Chi-Square Tests – Preference over Investment avenues Vs Demographic variables

Investment Avenues ----→	Real Estate	Shares	Gold	Mutual	Post office	Bank Fixed	Debt Securitie

					Funds		Deposit	s
Age (in years)	Chi-square	32.182	17.172	6.676	6.509	33.163	25.470	7.366
	Df	3	3	3	3	3	3	3
	Sig.	.000*	.001*	.083	.089	.000*	.000*	.061
Marital status	Chi-square	8.675	13.078	1.443	1.205	1.184	23.288	4.866
	Df	3	3	3	3	3	3	3
	Sig.	.034*,	.004*	.695	.752	.757	.000*	.182
Qualification	Chi-square	6.146	33.023	14.402	10.634	28.202	21.615	1.157
	Df	3	3	3	3	3	3	3
	Sig.	.105	.000*	.002*	.014*	.000*	.000*	.763
Occupation/Status	Chi-square	.277	.179	.013	.009	1.152	6.656	.001
	Df	1	1	1	1	1	1	1
	Sig.	.598	.672	.908	.923	.283	.010*	.981

Table 1.5 (Continued)

Investment Avenues ----→		Real Estate	Shares	Gold	Mutual Funds	Post office	Bank Fixed Deposit	Debt Securities
Family Size	Chi-square	.962	3.665	23.617	1.886	25.180	2.900	8.945
	Df	2	2	2	2	2	2	2
	Sig.	.618	.160	.000*	.389	.000*	.235	.011*
Annual Income (in Rs.Lakhs)	Chi-square	36.164	9.922	8.149	10.926	8.955	3.315	12.187
	Df	3	3	3	3	3	3	3
	Sig.	.000*	.019*	.043*	.012*	.030*	.346	.007*
Family Annual Income (in Rs.Lakhs)	Chi-square	28.925	48.913	27.706	41.359	30.228	10.838	44.469
	Df	4	4	4	4	4	4	4
	Sig.	.000*	.000*	.000*	.000*	.000*	.028*	.000*

Source: Computed by researcher

1 – Real estate; 2 - Shares; 3 - Gold; 4 – Mutual Fund; 5 – Post Office; 6 – Bank fixed deposits; 7 – Debt securities

* Significant at 5% level of significance

Real Estates: It is observed from the Table 1.5 that the demographic variables like age, marital status and annual income had recorded important association with the investments made in Real Estate (p < .05) at 5% level of significance but qualification, courses taught, designation, family size and family annual income, did not report any significant association with the investment made in Real Estate (p>.05).

Shares: The demographic variables like age, marital status, qualification, designation and annual income had reported significant association with the investments made in Shares (p < .05), at 5% level of significance whereas courses the respondents taught, annual income and family annual income, did not have significant association with the investment made in Shares (p>.05).

Gold and Mutual Funds: The demographic variables like qualification, designation, family size and annual income had reported significant association with the investments, made in gold as well as in mutual funds (p < .05) at 5% level of significance whereas age, marital status, courses respondents taught, and family annual income had no significant association with the investment made in gold and mutual funds (p>.05).

Post office: The demographic variables like age, qualification, designation, family size and annual income had reported significant association with the investments made in post office (p < .05), at 5% level of significance whereas marital status, courses respondents taught, family annual income did not record significant association with the investment made in post office (p>.05).

Bank Deposits: The demographic variables like age, marital status, qualification, designation, courses taught, family size and family annual income, had reported significant association with the investments made in bank fixed deposits (p < .05), at 5% level of significance whereas family annual income recorded no significant association with the investment made in bank fixed deposits (p>.05).

Debts Securities: The demographic variables like courses taught, designation, family size and annual income, had reported significant association with the investments made in debt securities (p < .05), at 5% level of significance but age, marital status, qualification, and family annual income did not have any significant association with the investment made in debts securities (p>.05).

Table 1.5(continued) - Pearson Chi-Square Tests – Preference over Investment avenues vs. Demographic variables

Investment Avenues ----→		Fixed Deposit with Company	Insurance Policies	Futures/option/derivatives	Provident Fund	Contributions Chit	Deposited with Private parties	Others
Age (in years)	Chi-square	49.604	.538	15.059	6.554	23.291	8.032	6.533
	Df	3	3	3	3	3	3	3
	Sig.	.000*	.911	.002*	.088	.000*	.045*	.088

		1	2	3	4	5	6	7
Marital status	Chi-square	5.160	36.659	7.081	19.252	9.816	8.209	4.022
	Df	3	3	3	3	3	3	3
	Sig.	.160[b]	.000*	.069[b]	.000*	.020*	.042*,[b]	.259[b,c]
Qualification	Chi-square	22.407	17.697	4.703	72.333	25.245	4.729	9.424
	Df	3	3	3	3	3	3	3
	Sig.	.000*	.001*	.195	.000*	.000*	.193	.024*
Occupation/Status	Chi-square	.159	8.914	9.703	.003	3.052	.860	8.429
	Df	1	1	1	1	1	1	1
	Sig.	.690	.003*	.002*	.958	.081	.354	.004*

Table 1.5 (Continued……)

Investment Avenues ----→		Fixed Deposit with Company	Insurance Policies	Futures/option/derivatives	Provident Fund	Contributions Chit	Deposited with Private parties	Others
Designation	Chi-square	45.819	9.601	5.522	12.379	6.242	13.834	29.610
	Df	3	3	3	3	3	3	3
	Sig.	.000*	.022*	.137	.006*	.100	.003*	.000*
Family Size	Chi-square	2.099	8.717	8.908	15.836	10.314	11.269	5.345
	Df	2	2	2	2	2	2	2
	Sig.	.350	.013*	.012*	.000*	.006*	.004*	.069
Annual Income (in Rs.Lakhs)	Chi-square	18.066	15.263	19.725	7.455	20.090	14.078	39.493
	Df	3	3	3	3	3	3	3
	Sig.	.000*	.002*	.000*	.059	.000*	.003*	.000*
Family Annual Income (in Rs.Lakhs)	Chi-square	27.128	20.045	32.454	15.286	35.955	39.852	54.212
	Df	4	4	4	4	4	4	4
	Sig.	.000*	.000*	.000*	.004*	.000*	.000*	.000*

Source: Computed by researcher

1 – Real estate; 2 - Shares; 3 - Gold; 4 – Mutual Fund; 5 – Post Office; 6 – Bank fixed deposits; 7 – Debt securities

* Significant at 5% level of significance

Fixed Deposits with Companies: The demographic variables like age, qualification, designation, and annual income had reported significant association with the investments, made in fixed deposits with companies (p < .05) at 5% level of significance whereas marital status, courses taught by the respondents, family size and family annual income did not

record significant association with the investment made in fixed deposits with the companies (p>.05)

Insurance Policies: The demographic variables like marital status, qualification, Occupation/Status, family size and annual income had reported significant association with the investments, made in insurance policies (p < .05) at 5% level of significance whereas age and family annual income did not record significant association with the investment, made in insurance policies (p>.05).

Futures/Options/Derivatives: The demographic variables like age, courses taught, family size and annual income had reported significant association with the investments ,made in futures/options/derivatives (p < .05) at 5% level of significance whereas marital status, qualification, designation and family annual did not record significant association with the investment, made in futures/options/derivatives (p>.05).

Provident Fund: The demographic variables like marital status, qualification, Occupation/Status, family size and family annual income had reported significant association with the investments, made in provident fund (p < .05), at 5% level of significance whereas age coursestaught by respondents and family annual did not record significant association with the investment, made in provident fund (p>.05).

Chits: The demographic variables like age, marital status, qualification, family size and annual income had reported significant association with the investments, made in chits (p < .05), at 5% level of significance whereas courses taught by respondents, designation and family annual did not record significant association with the investment, made in chits (p>.05).

Deposits with Private Parties: The demographic variables like age, marital status, designation, family size and annual income had reported significant association with the investments, made in deposits with private parties (p < .05) at 5% level of significance whereas qualification, courses taught by respondents and family annual did not record significant association with the investment, made in deposits with private parties (p>.05).

Other investment avenue: The demographic variables like qualification, designation, courses taught, and annual income had reported significant association with the investments, made in other investment avenues (p < .05), at 5% level of significance whereas age, marital status, family size and annual family income did not record significant association with the investment, made in other investment avenues (p>.05) .

Thus, it is evident that demographic variables did have significant association with investment, made in different investment avenues, and hence the Null Hypothesis is rejected.

5 Findings of the Study
Primary Findings of the Study
5.1. Investors' Profile
The profile of sample investors revealed that youth respondents were educated and aware of various investment avenues. They were also cautious in selecting the right investment channel, with an aim to save and invest effectively for future security. Nearly two-thirds (66%) of the respondents were below 30 years of age, which could be an important factor influencing investment decisions, as youth in this age group generally have fewer financial responsibilities. The majority of respondents were unmarried (85%), while 12% were married, and only 3% were either separated or widowed.

5.2. Analysis of Awareness on Investment Avenues

About 68% of youth respondents reported that they learned about various investment avenues through friends, and 60% accessed information via the internet. Approximately 53% received information from relatives, 42% consulted financial advisors or consultants, and 36% referred to newspapers for investment-related knowledge.

5.3. Awareness Level on Investment Avenues

Youth respondents reported a good level of awareness regarding different investment options. Bank fixed deposits ranked first as the preferred investment, followed by gold, Post Office savings schemes, insurance policies, and provident funds. All demographic variables, such as age, marital status, qualification, occupation, family size, and monthly income, had a significant impact on the level of awareness of investment avenues, including shares, futures, mutual funds, and other options.

5.4. Investments Made in Various Investment Avenues

In terms of actual investments:
- Bank Fixed Deposits: 77.45% of youth respondents had invested here.
- Gold: 72.13% invested.
- Post Office Savings: 52.13% invested.
- Insurance Policies: 44.04% invested.
- Provident Fund: 44.04% invested.

5.6) Association between Demographic Variables and Investments

- Shares: Age, marital status, qualification, occupation, and monthly income showed a significant association with investments.
- Gold and Mutual Funds: Qualification, occupation, family size, and monthly income showed critical association.
- Post Office Savings: Age, qualification, occupation, family size, and monthly income showed significant association.
- Bank Fixed Deposits: Age, marital status, qualification, occupation, family size, and monthly income showed critical association.
- Debt Securities: Occupation, family size, and monthly income showed significant association.

5.7) Overall Association

Demographic variables were significantly associated with investments in Real Estate, Shares, Gold, Post Office, Bank Fixed Deposits, and Mutual Funds, indicating that demographic profiles strongly influence youth investment behavior.

Suggestions of the Study

Based on the findings, the following suggestions are offered to investment companies and youth investors:

1. Targeted Marketing: As financial independence is a primary motive for youth investors, investment companies should emphasize this in their marketing campaigns to attract more young investors.

2. Risk Management & Trust: Companies should offer products with risk-free returns or consistent performance and personally guide youth investors to boost confidence in investment decisions.

3.   Tailored Investment Options: Map motives for saving, such as future security, education, entrepreneurship, or unforeseen needs, against demographic profiles (age, marital status, qualification, income) and provide specifically tailored investment products.

4.   Awareness Programs: Agencies, including government bodies, social organizations, and private companies, should conduct programs educating youth about various investment avenues, helping them make informed decisions.

5.   Periodic Returns Education: Teaching youth about periodical returns and annual increments on investments can increase their participation in investment avenues.

6.   Advertising Strategy: Investment companies should advertise products during prime-time TV, social media platforms, and online streaming services, where youth engagement is high, to maximize reach and influence investment behavior.

Conclusion

The financial behavior of youth in Bangalore city reflects a growing awareness of saving and investment, which is crucial for individual financial security and long-term economic stability. This study revealed that the majority of youth are educated, mostly unmarried, and in the age group of 21–25 years, with varying levels of income and occupation. The research found that youth investors are largely aware of conventional investment avenues such as Bank Fixed Deposits and Gold, while newer or riskier avenues like stocks, debt securities, and mutual funds are less familiar.

The study also highlighted the significant influence of demographic variables—including age, marital status, qualification, occupation, family size, and monthly income—on both awareness and actual investment decisions. Youth respondents primarily relied on friends, internet, and relatives for information on investment avenues, indicating the importance of social networks and digital platforms in shaping financial behavior.

Further, the analysis showed that youth are cautious and prefer low-risk and conventional investment options, reflecting a mindset focused on security and gradual wealth accumulation. The findings suggest that increased financial education, awareness programs, and targeted investment guidance can help youth diversify their investments and participate in modern financial instruments with confidence.

In conclusion, understanding the saving and investment patterns of youth can help financial institutions design tailored products, awareness campaigns, and advisory services that encourage informed investment decisions, promoting both individual financial growth and broader economic development.

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