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A Study on Awareness of Stock Market Investments among Youth in Coimbatore

Ms.S.Boomika¹, Mr.Amit Kumar²

Assistant Professor Department of B.com A&F/ M.com (IB), Sri Krishna Arts and Science College, Coimbatore, Tamilnadu, India¹

ORCID iD: 0009-0000-8946-6541

UG Student, Department of B.com A&F/ M.com (IB), Sri Krishna Arts and Science College, Coimbatore, Tamilnadu, India²

ABSTRACT: The stock market plays a significant role in the financial development of individuals by providing opportunities for wealth creation and long-term financial growth. In recent years, awareness of stock market investments has increased among youth due to the availability of digital platforms, online trading applications, and easy access to financial information. However, many young individuals still lack adequate knowledge and confidence to participate actively in stock market investments. This study examines the level of awareness, sources of information, attitudes, and factors influencing stock market investment decisions among youth in Coimbatore. The research is based on primary data collected through a structured questionnaire from 90 respondents and analysed using percentage analysis, ranking method, and chi-square test. The findings reveal that while most youth possess basic awareness of stock market concepts, their overall knowledge remains moderate, and risk perception continues to influence investment behaviour. The study highlights the need for improved financial literacy programs and educational initiatives to enhance investment awareness and encourage informed participation among youth.

KEYWORDS: Stock Market Awareness, Youth Investors, Investment Behaviour, Financial Literacy, Investment Decision Making.

I. INTRODUCTION

The stock market plays a significant role in the economic development of a country by providing opportunities for individuals to invest their savings and participate in corporate growth. In recent years, technological advancements, online trading platforms, and easy access to financial information have increased interest in stock market investments, particularly among young individuals. Digital media, mobile applications, and social networking platforms have made stock market information more accessible, encouraging youth to explore various investment opportunities.

However, despite increased accessibility to financial information, many young individuals still lack adequate knowledge and confidence to participate actively in stock market investments. Factors such as limited financial literacy, fear of financial loss, and insufficient guidance often influence their investment decisions. Understanding the level of awareness and attitudes of youth toward stock market investments is therefore important. This study examines the awareness of stock market investments among youth in Coimbatore and analyses the factors influencing their investment behaviour and decision-making.

II. REVIEW OF LITERATURE

Previous studies indicate that financial literacy and investment awareness play a crucial role in influencing stock market participation among youth. Research by Akhter and Sangmi (2015) and Venkatesan (2023) reveals that although young individuals possess basic knowledge of stock market concepts, their actual participation in investments remains limited due to lack of experience and practical financial education. Similarly, studies conducted among university and commerce students show that awareness of investment options such as shares, mutual funds, and bonds is increasing, but confidence in making investment decisions is still moderate (Lama, Karki & Neupane, 2024). These studies emphasize that education, financial knowledge, and access to information significantly influence investment behaviour.

However, several researchers also highlight challenges in youth participation in stock market investments. Manju, Sharugashri, and Risap (2025) state that factors such as risk perception, family background, and financial guidance strongly affect awareness and investment decisions. Aravindhnan (2025) and Prabu and Dass (2025) note that while social media and digital platforms have increased exposure to stock market information, they may also create misinformation and speculative behaviour among young investors. Overall, existing literature shows that although interest in stock market investments among youth is growing, there remains a gap in practical financial knowledge and structured financial education, which this study attempts to address by examining stock market awareness among youth in Coimbatore.

III. RESEARCH METHODOLOGY

Research Design: Descriptive research design.

Data Sources:

Primary data were collected through a structured questionnaire (Google Forms) to respondents, while secondary data were taken from journals, research articles, books, and reliable online sources related to stock market.

Sample Size: 90 respondents.

Sampling Technique: Convenience sampling was used to select respondents who were easily accessible and willing to participate in the study.

Tools Used:

- Percentage Analysis
- Chi-Square Test
- Ranking Method

Software: Microsoft Excel.

IV. RESULTS AND DISCUSSION

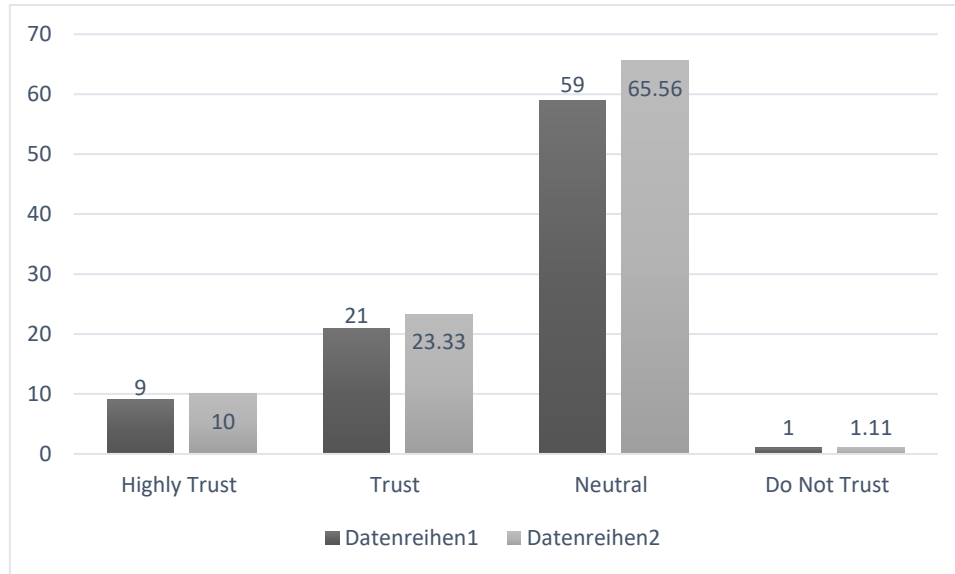
4.1 Percentage Analysis

Percentage analysis is a simple and widely used statistical technique that converts numerical data into percentage values for easier interpretation. It helps in summarizing survey responses and making comparisons among different categories of data. In this study, percentage analysis was used to examine the demographic profile of respondents such as age, gender, education, occupation, and income. It also helps in understanding the level of awareness and attitudes of youth toward stock market investments. This method provides a clear overview of respondents' opinions and investment behaviour.

TABLE 4.1 DO YOU TRUST ONLINE STOCK MARKET INFORMATION

RESPONSE CATEGORY	RESPONSES	PERCENTAGE
Highly Trust	9	10
Trust	21	23.33
Neutral	59	65.56
Do Not Trust	1	1.11
Total	90	100

CHART 4.1 DO YOU TRUST ONLINE STOCK MARKET INFORMATION



INTERPRETATION

65.56% of respondents rated their trust in online stock market information as **neutral**, while 23.33% expressed trust and 10% highly trust such information. Only 1.11% reported that they do not trust online sources.

The trust assessment shows that 65.56% remain neutral, compared to smaller percentages expressing trust or high trust in online stock market information.

4.2 Chi-Square Analysis

Chi-Square Test

The significance level was fixed at 5% ($\alpha = 0.05$).

Gender and Awareness of Stock Market

$\chi^2 = 1.776, p = 0.182$

CHI SQUARE TEST TABLE

Chi Square	1.776639521
degree of freedom	1
P value	0.182562516

INTERPRETATION

No significant association exists between gender and awareness of the stock market. Although male respondents show slightly higher awareness levels compared to female respondents, the difference is not statistically significant.

The chi-square test result indicates that gender does not significantly influence stock market awareness among youth respondents.

4.3 Rank Analysis

I) Rank the following sources based on Important (1= Most important to 5= least Important)

Source	Main Source	Rank
Financial Advisors	3.11	I
Friends	3.07	II
Internet	3.06	III
Television	3.01	IV
Newspapers	2.40	V

INTERPRETATION

Financial Advisors are the most preferred source of stock market information, followed by Friends and the Internet. Television holds a moderate position, while Newspapers rank the lowest.

Respondents rely more on expert advice and interpersonal or digital sources rather than traditional media for stock market information.

V. LIMITATIONS OF THE STUDY

- **Limited sample size (90 respondents):** The study is based on a relatively small sample size, which may not fully represent the entire youth population in Coimbatore.
- **Use of convenience sampling:** The sampling method may introduce selection bias since respondents were selected based on accessibility rather than random sampling.
- **Dominance of student respondents:** A large proportion of respondents are students, which may limit representation of working professionals and other youth groups.
- **Subjective response-based data:** The data collected depends on respondents' opinions and perceptions, which may vary based on personal experiences and knowledge levels.
- **Geographical limitation:** The study is confined only to youth in Coimbatore, which may restrict the generalization of findings to other regions.

VI. CONCLUSION AND FUTURE WORK

The study concludes that youth in Coimbatore have a relatively good level of general awareness about stock market investments, mainly influenced by digital platforms and online sources of information. However, the overall depth of knowledge among respondents remains moderate, indicating the need for stronger financial literacy and educational initiatives. The findings show that return expectations, risk perception, and access to reliable information significantly influence investment decisions among youth. Ranking analysis highlights return as the most important factor affecting investment behaviour. The Chi-Square test results indicate that demographic factors such as gender and age do not significantly influence stock market awareness or investment experience. Although interest in stock market investments is increasing, many respondents remain cautious about trusting online information. Future studies can include larger sample sizes, multiple regions, and explore behavioural factors influencing youth investment decisions.

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