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A Study on Leveraging Sensors and AI in Insect-Inspired Robotics for Unstructured Environments

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Abstract: *This paper examines how young people between 18 and 35 years of age in the Delhi NCR region make investment decisions. It looks at what they invest in, what pushes them toward certain choices, how much they know about finance, and how social media and peer pressure shape their behaviour. Data were collected from 135 respondents through a structured questionnaire and analysed using percentage analysis, mean, standard deviation, and correlation. The main finding is that mutual funds through SIP are the most preferred investment instrument, long-term wealth creation is the dominant goal, and social media significantly influences almost two-thirds of young investors. Financial literacy has the strongest positive correlation with good investment behaviour at 0.71, confirming that education is the most powerful tool to improve how young people invest.*

Keywords: Investment Behaviour, Young Investors, Financial Literacy, Social Media, Delhi NCR, SIP, Risk Appetite

I. INTRODUCTION

India has seen a dramatic change in how ordinary people invest their money over the last two decades. What once required visiting a broker's office and filling paper forms can now be done in minutes from a smartphone. Platforms like Zerodha, Groww, and Paytm Money have made it possible for anyone with a phone and a bank account to start investing with as little as one hundred rupees per month.

This change has brought a completely new generation of investors into the market. Young people between 18 and 35 are now among the most active participants in India's financial markets. The number of demat accounts in India crossed 150 million in 2024, and a large share of those accounts belong to first-time investors in this age group.

Delhi NCR is one of the most important regions to study when it comes to young investor behaviour. It is home to over 30 million people, houses hundreds of multinational companies, and has one of the highest concentrations of young working professionals in the entire country. Cities like Gurgaon and Noida have become major corporate hubs where young professionals earn competitive salaries and have genuine money available to invest.

But access to investment platforms is only one side of the story. The other side is whether young investors have the knowledge, discipline, and judgment to use those platforms wisely. Social media has filled the information gap in a way that brings both benefits and serious risks. YouTube finance channels, Instagram investment pages, and WhatsApp groups now serve as primary sources of investment advice for millions of young Indians. Some of this content is genuinely educational. A lot of it is not.

This paper investigates exactly where young Delhi NCR investors stand. What are they investing in? What drives their decisions? How literate are they about finance? How much does social media shape what they do with their money? And what can be done to help them invest better?

II. BACKGROUND AND CONTEXT

2.1 Growth of Retail Investing in India

India's retail investor base grew rapidly after the arrival of digital investment platforms. The Association of Mutual Funds in India reported that the total assets under management of Indian mutual funds crossed Rs 50 lakh crore in

2024. Monthly SIP contributions regularly exceeded Rs 20,000 crore by the same year. These numbers tell a clear story: ordinary Indians, and especially young Indians, are investing more than ever before.

This growth was made possible by a combination of forces. The Unified Payments Interface made transferring money frictionless. Aadhaar-based e-KYC allowed account opening to be completed entirely online. Discount brokers like Zerodha cut trading costs dramatically. And AMFI's Mutual Fund Sahi Hai campaign brought mutual fund awareness to millions of households that had never considered investing beyond fixed deposits and gold.

2.2 The Delhi NCR Investment Environment

Delhi NCR has specific characteristics that make it distinct from other Indian cities. The region has a large and growing middle class with disposable income. It has a high concentration of educated young professionals working in IT, finance, consulting, media, and e-commerce. Internet penetration and smartphone usage are among the highest in the country. The cultural mix of business-oriented communities and migrant professionals creates a diverse investor base with varying attitudes toward money and risk.

At the same time, Delhi NCR has a competitive social environment. Peer pressure to keep up with colleagues and friends is stronger in densely networked corporate ecosystems like Gurgaon and Noida. This environment amplifies both the positive and negative aspects of social influence on investment decisions.

2.3 The Problem of Uneven Financial Literacy

Easy access to investment platforms has not been matched by a corresponding growth in financial knowledge. Many young investors know how to open a Groww account and start a SIP. Far fewer understand what kind of mutual fund they are investing in, what the expense ratio means, or why diversification matters. This gap between accessibility and understanding is the central problem that this paper addresses.

III. REVIEW OF EXISTING RESEARCH

Research on young investor behaviour in India has grown substantially in the period from 2022 to 2026. Several patterns emerge consistently across studies.

Sharma and Gupta (2022) found that equity mutual funds through SIP were the most preferred instrument among young urban professionals, and that income level was a strong predictor of investment instrument choice. Respondents earning above Rs 50,000 per month were significantly more likely to invest in direct equities.

Mehta, Dubey, and Kaur (2022) documented that more than 65 percent of young investors used social media as a primary or secondary source of investment information, and that reliance on social media was associated with herding behaviour and lower investment returns.

Patel and Joshi (2022) showed that first-generation investors, meaning those whose parents had not invested in financial markets, had significantly lower financial literacy and were more likely to park savings in fixed deposits rather than growth-oriented instruments.

Bose, Roy, and Joshi (2024) conducted one of the few studies specifically focused on Delhi NCR and found that while SIP adoption had grown dramatically, many young investors did not understand the underlying fund they were investing in. They could start a SIP but could not explain the difference between a large-cap and a small-cap fund.

Tiwari and Saxena (2024) found clear evidence that formal financial education significantly improved investment behaviour. Young investors who had studied finance showed more diversified portfolios, more patience during market downturns, and less susceptibility to social media tips.

Mishra and Tripathi (2025) studied psychological biases among young Delhi NCR investors specifically and found that overconfidence was the most common bias, with a majority of respondents believing their stock-picking ability was above average despite having limited analytical knowledge.

The consistent message across this body of research is that young Indian investors are enthusiastic, digitally active, and growing in number, but that financial literacy remains a serious challenge that limits the quality of their investment decisions.

IV. RESEARCH METHODOLOGY

4.1 Research Design and Approach

This study used a descriptive research design with a quantitative approach. Descriptive research is appropriate when the goal is to measure and describe the current behaviour, preferences, and attitudes of a specific population at a specific point in time. The quantitative approach allowed for numerical measurement of investment behaviour across 135 respondents and statistical testing of relationships between key variables.

4.2 Data Collection

Primary data was collected through a structured questionnaire of 20 questions distributed online via Google Forms to young investors in Delhi, Noida, Gurgaon, Faridabad, and Ghaziabad. The questionnaire was shared through WhatsApp, LinkedIn, Instagram, and email. Respondents were eligible if they were between 18 and 35 years old, residing or working in Delhi NCR, and had made at least one investment in any financial instrument.

The sample size was 135 respondents. Convenience sampling was used given the practical constraints of a master's thesis research project. Data collection took approximately three to four weeks, and only fully completed questionnaires were included in the final dataset.

4.3 Questionnaire Structure

The questionnaire was divided into three sections. Section A covered demographic and investment profile information through five closed-ended questions. Section B covered investment preferences and decision-making factors through eight Likert scale questions addressing Objective 1 of the study. Section C covered social media influence, financial literacy, and behavioral factors through seven Likert scale questions addressing Objective 2 of the study.

All Likert scale questions used a five-point scale where 1 meant Strongly Disagree, 2 meant Disagree, 3 meant Neutral, 4 meant Agree, and 5 meant Strongly Agree.

4.4 Data Analysis

All data was entered into Microsoft Excel and analyzed using percentage analysis, mean, standard deviation, and Pearson correlation using the CORREL function. Reliability of the instrument was assessed using Cronbach's Alpha. Charts and tables were created for all key findings.

4.5 Research Hypotheses

The study tested two sets of hypotheses.

H01: Key demographic and financial literacy factors do not have a significant impact on the investment instrument preferences of young investors in Delhi NCR.

H11: Key demographic and financial literacy factors have a significant impact on the investment instrument preferences of young investors in Delhi NCR.

H02: There is no significant relationship between social media influence, income level, and risk appetite and the investment behaviour of young investors in Delhi NCR.

H12: There is a significant relationship between social media influence, income level, and risk appetite and the investment behaviour of young investors in Delhi NCR.

V. DATA ANALYSIS AND FINDINGS

5.1 Demographic Profile of Respondents

Table 1: Demographic Profile Summary

Demographic Variable	Category	Number of Respondents	Percentage
Age Group	18 to 22 years	34	25.2%
	23 to 27 years	52	38.5%

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	28 to 32 years	33	24.4%
	33 to 35 years	16	11.9%
Gender	Male	78	57.8%
	Female	52	38.5%
	Prefer not to say	5	3.7%
Monthly Income	Below Rs 20,000	28	20.7%
	Rs 20,001 to Rs 40,000	45	33.3%
	Rs 40,001 to Rs 70,000	38	28.2%
	Above Rs 70,000	24	17.8%
Education	Graduate	41	30.4%
	Post Graduate	53	39.3%
	Professional Degree	22	16.3%
	Currently Studying	19	14.0%

Interpretation: The sample is concentrated in the 23 to 27 years age group, which represents early-career professionals who have recently started earning and are at the most critical stage of forming investment habits. Male respondents outnumber female respondents, which is consistent with the broader national pattern of investment participation in India. The largest income group earns between Rs 20,001 and Rs 40,000 per month, representing entry-level to mid-level salaried professionals. The majority of respondents are postgraduates, confirming that Delhi NCR's investor pool is an educated population, though as the later findings show, educational qualification does not automatically translate into financial literacy.

5.2 Investment Instrument Preferences

Table 2: Current Investment Instruments Used by Respondents

Investment Instrument	Number of Respondents	Percentage of 135
Mutual Funds via SIP	89	65.9%
Equity Shares	72	53.3%
Fixed Deposits	61	45.2%
Gold or Digital Gold	54	40.0%
PPF or NPS	43	31.9%
Cryptocurrency	38	28.1%
Real Estate	17	12.6%
None Yet	11	8.1%

Interpretation: Mutual funds through SIP are clearly the dominant investment instrument, used by nearly two-thirds of all respondents. This reflects the success of digital platforms in making SIP investing simple and accessible, and the effectiveness of financial awareness campaigns like AMFI's Mutual Fund Sahi Hai. Equity shares rank second, used by just over half the sample, which shows a meaningful appetite for direct stock market participation. Fixed deposits remain widely used despite offering lower returns, indicating that a significant portion of young investors still value the safety and certainty of guaranteed return products. Cryptocurrency's relatively modest participation rate of 28.1 percent suggests that the enthusiasm of 2020 to 2022 has cooled considerably following the market crash and regulatory uncertainty of 2022. Real estate participation is predictably low given the extremely high property prices in Delhi NCR.

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5.3 Section B: Investment Preferences and Decision-Making Factors

Table 3: Likert Scale Results for Section B

Q No.	Statement Summary	SD (1)	D (2)	N (3)	A (4)	SA (5)	Mean	Std Dev	Interpretation
Q6	SIP preference for gradual wealth building	3.7%	6.7%	13.3%	42.2%	34.1%	3.96	1.02	Strong agreement
Q7	Direct equity investing through platforms	5.9%	14.1%	23.0%	36.3%	20.7%	3.52	1.11	Moderate to strong agreement
Q8	Preference for safe guaranteed returns	10.4%	23.7%	21.5%	30.4%	14.0%	3.14	1.19	Neutral with slight agreement
Q9	Cryptocurrency investment for high returns	20.0%	25.2%	19.3%	22.9%	12.6%	2.83	1.29	Slight disagreement
Q10	Long-term wealth creation as primary goal	3.0%	8.1%	15.6%	43.0%	30.3%	3.90	0.99	Strong agreement
Q11	Difficulty in selecting due to low knowledge	6.7%	17.0%	25.2%	34.1%	17.0%	3.37	1.10	Moderate agreement
Q12	Tax saving as important investment factor	5.2%	11.9%	20.7%	38.5%	23.7%	3.64	1.07	Moderate to strong agreement
Q13	Willingness to take high risk for high returns	5.9%	16.3%	24.4%	35.6%	17.8%	3.43	1.10	Moderate agreement

SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree

Interpretation:

The highest mean score in Section B is for SIP preference at 3.96, with 76.3 percent of respondents agreeing or strongly agreeing. This firmly establishes SIP-based mutual fund investing as the dominant investment behaviour in the sample. The low standard deviation of 1.02 shows this is a consistent view across the group, not driven by a few extreme responses.

Long-term wealth creation as the primary investment goal scored a mean of 3.90, with 73.3 percent agreement. This is an important and genuinely positive finding. Despite constant social media noise about quick returns and trending stocks, the majority of young Delhi NCR investors are fundamentally oriented toward long-term financial security.

Tax saving scored a mean of 3.64, confirming that 62.2 percent of respondents actively use Section 80C instruments. This is a financially sensible pattern because ELSS, PPF, and NPS simultaneously reduce tax liability and build long-term wealth.

The difficulty in selecting investment instruments due to low financial knowledge scored a mean of 3.37, with 51.1 percent agreement. This is one of the most important findings in the study. Despite being an educated group, more than half of all respondents acknowledge that they struggle to evaluate and compare investment options because they lack sufficient financial knowledge. This directly confirms the accessibility versus literacy gap.

The cryptocurrency question produced the lowest mean in the entire questionnaire at 2.83, the only score below the neutral midpoint. This indicates that while a minority has experimented with crypto, it is not a dominant investment behaviour in the sample after the events of 2022.

The question on safe and guaranteed returns produced the most divided response with a mean of 3.14 and the highest standard deviation of 1.19 in Section B. This confirms that risk appetite is genuinely varied across the sample and does not fit a single generalization.

5.4 Section C: Social Media Influence, Financial Literacy, and Investment Behaviour

Table 4: Likert Scale Results for Section C

Q No.	Statement Summary	SD (1)	D (2)	N (3)	A (4)	SA (5)	Mean	Std Dev	Interpretation
Q14	Social media significantly influences investment decisions	4.4%	13.3%	20.0%	39.3%	23.0%	3.63	1.06	Moderate to strong agreement
Q15	Acting on tips without independent research	8.1%	19.3%	23.0%	32.6%	17.0%	3.31	1.14	Moderate agreement
Q16	Peer pressure to invest in trending options	9.6%	20.7%	24.5%	31.1%	14.1%	3.19	1.16	Slight to moderate agreement
Q17	Investment decisions based on own research	6.7%	23.0%	28.1%	30.4%	11.8%	3.17	1.09	Barely above neutral
Q18	Panic selling due to negative news	8.9%	21.5%	25.9%	29.6%	14.1%	3.18	1.14	Slightly above neutral
Q19	Financial education improved decision quality	3.0%	8.9%	17.0%	42.2%	28.9%	3.85	0.98	Strong agreement
Q20	Overall behaviour shaped by all four factors	2.2%	6.7%	14.1%	45.2%	31.8%	3.98	0.93	Strongest agreement

SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree

Interpretation:

The social media influence question scored a mean of 3.63, with 62.3 percent agreement. This clearly establishes social media as a major driver of investment decisions for young Delhi NCR investors. YouTube finance channels, Instagram investment pages, and Twitter stock tips are not background noise for this group. They are active sources of financial decision-making.

The most concerning finding in Section C is Q15, where 49.6 percent of respondents admitted to having made at least one investment decision based on a social media tip without doing their own research. Nearly half the sample has invested money without independent analysis. This is a direct measure of herding behaviour and explains why young investors are particularly vulnerable to pump-and-dump schemes and misleading influencer content.

Q16 and Q17 together paint a revealing picture. About 45.2 percent feel peer pressure to invest in trending instruments, while only 42.2 percent say their decisions are primarily guided by their own knowledge and research. Taken together, this means the majority of young Delhi NCR investors are making decisions shaped more by external influences than by independent analysis.

Q18 on panic selling showed 43.7 percent agreement that they make poor decisions when negative news appears. This confirms the presence of loss aversion bias at scale. Panic selling is one of the most financially damaging behaviours because it locks in losses and ensures the investor misses the recovery that follows.

The most encouraging finding in Section C is Q19, where 71.1 percent agreed that financial literacy education has improved their investment decision quality. The mean of 3.85 with a low standard deviation of 0.98 shows strong and consistent agreement. This confirms that education works and that the returns on investing in financial literacy are real and meaningful.

Q20, the final overarching question, received the highest mean in the entire questionnaire at 3.98 and the lowest standard deviation at 0.93. Seventy-seven percent agreed that their overall investment behaviour is shaped by the combined influence of financial literacy, income, social media, and peer environment. This validates the entire research framework and confirms that young investor behaviour in Delhi NCR is genuinely multi-factorial.

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5.5 Hypothesis Testing Through Correlation Analysis

Table 5: Correlation Matrix of Key Variables

Variable Pair	Correlation Coefficient (r)	Strength	Hypothesis Implication
Financial literacy (Q19) and Investment behaviour (Q20)	0.71	Strong positive	Supports H11
Social media influence (Q14) and Investment behaviour (Q20)	0.68	Strong positive	Supports H12
Income level (Q3) and Investment diversification (Q5)	0.63	Strong positive	Supports H12
Peer pressure (Q16) and Acting on tips without research (Q15)	0.62	Strong positive	Supports H12
Risk appetite (Q13) and Instrument preference for equity (Q7)	0.59	Moderate to strong positive	Supports H11
Financial literacy (Q19) and Independent research behaviour (Q17)	0.57	Moderate to strong positive	Supports H11
Social media influence (Q14) and Panic selling (Q18)	0.54	Moderate to strong positive	Supports H12
Income level (Q3) and Risk appetite (Q13)	0.48	Moderate positive	Supports H12

Interpretation:

The strongest correlation in the entire study is between financial literacy and investment behaviour at 0.71. This is a strong positive relationship meaning that as financial literacy increases, investment behaviour quality improves measurably. This is not a surprising result in direction, but the strength of the correlation at 0.71 makes it powerful evidence that financial education produces tangible results, not just general awareness.

The correlation between social media influence and investment behaviour at 0.68 is equally significant. Social media is not a marginal factor. It is nearly as strongly linked to investment behaviour as financial literacy itself. This finding reinforces just how central social media has become in shaping what young investors do with their money.

Income and investment diversification correlate at 0.63. Higher earners build more diversified portfolios. This is logical because higher income provides both the financial surplus to invest across multiple instruments and, typically, greater exposure to professional environments where financial sophistication is more common.

The correlation between peer pressure and acting on unverified tips at 0.62 is important and underreported in most studies. It confirms that social pressure and impulsive investment behaviour are directly linked. When young investors feel the pressure to keep up with what colleagues and friends are doing, they are more likely to act without research.

The correlation between social media influence and panic selling at 0.54 reveals something that deserves more attention than it typically receives. Heavy social media consumption does not just influence which instruments people choose. It also makes them more emotionally reactive when negative news circulates. Investors who get their market information primarily from social media are also more likely to panic when that same social media turns negative.

Table 6: Hypothesis Testing Results

Hypothesis	Evidence	Decision
H01: Financial literacy and demographics do not impact investment preferences	Financial literacy shows r = 0.71 with investment behaviour	Rejected
H11: Financial literacy and demographics significantly impact investment preferences	Strong positive correlation confirmed across multiple variables	Accepted

H02: No significant relationship between social media, income, risk appetite, and investment behaviour	Social media r = 0.68, income r = 0.63, risk appetite r = 0.59	Rejected
H12: Significant relationship exists between these factors and investment behaviour	All correlations are moderate to strong and positive	Accepted

Both null hypotheses are rejected and both alternate hypotheses are accepted. The evidence from the correlation analysis is consistent, with all relationships showing moderate to strong positive correlations that confirm the significance of financial literacy, income, social media, and risk appetite as drivers of young investor behaviour in Delhi NCR.

VI. DISCUSSION

6.1 The Core Tension: Access Without Knowledge

The central finding of this study is a tension that runs through every aspect of the data. Young Delhi NCR investors have more access to investment tools than any previous generation. But they do not have the financial knowledge to use those tools effectively. Over half the sample struggles to select investment instruments. Nearly half have acted on unverified social media tips. Less than half make decisions primarily based on their own research. More than two-thirds are significantly influenced by social media.

This is not a failure of individual investors. It is a structural failure. Investment platforms have been built to be as easy to use as possible. Financial regulation has been made more accessible. But financial education has not kept pace with any of it.

6.2 Social Media as a Double-Edged Influence

Social media's role in young investor behaviour deserves careful interpretation. The finding that 62.3 percent are significantly influenced by social media sounds straightforwardly negative. But the reality is more complex. Some social media financial content is genuinely good. Credible YouTube channels in Hindi and English have genuinely educated millions of young Indians about compounding, SIPs, and asset allocation in a way that formal institutions never managed to do at scale.

The problem is not social media itself. The problem is that young investors cannot reliably distinguish good content from bad content. A well-produced YouTube video recommending a specific small-cap stock looks almost identical to one genuinely explaining how diversification works. Without the financial literacy to evaluate content critically, young investors are equally exposed to both.

The finding that social media influence correlates at 0.54 with panic selling behaviour is the most underappreciated finding in this study. It means that heavy social media consumption does not just push young investors into certain instruments. It also makes them less emotionally stable as investors. When the same platforms that told them to buy something start telling them the market is collapsing, they panic and sell. This is the full loop of social media's influence on investment behaviour, and it is damaging at both ends.

6.3 The Positive Signal from Financial Literacy

The strongest correlation in this study is between financial literacy and investment behaviour at 0.71. This is genuinely good news because it points toward a clear and actionable solution. Financial literacy education works. It produces better investment decisions. It reduces panic selling. It reduces susceptibility to social media tips. It improves diversification.

The finding that 71.1 percent of respondents said financial literacy education improved their decision quality is a strong endorsement of financial education from the investors themselves. They know it helps. The challenge is that not enough of them have received it in a structured and substantive form.

6.4 Long-Term Goals as a Foundation to Build On

The finding that 73.3 percent of young Delhi NCR investors identify long-term wealth creation as their primary investment goal is important because it provides a foundation to build on. These investors are not fundamentally oriented toward speculation. Their stated intention is sound. The problem is the execution. Social media pressure, peer influence, limited financial knowledge, and behavioral biases like panic selling and overconfidence all interfere with the translation of good intentions into good investment outcomes.

If financial education could be delivered at scale to young investors who already have the right long-term mindset, the results could be significant. This is the core opportunity that the findings point toward.

6.5 The Risk Appetite Picture

Risk appetite in the sample is genuinely varied and does not fit a simple characterization. The question about willingness to take high risk for high returns produced a moderate mean of 3.43, while the question about preferring safe guaranteed returns produced the most divided responses in the study. The correlation between income and risk appetite at 0.48 confirms that financial capacity shapes risk tolerance, which is economically rational.

What is more concerning is the disconnect between stated risk appetite and actual behavior. Young investors say they are willing to take risk with a long-term horizon, but 43.7 percent admit to panic selling during market downturns. This is the classic behavioral finance gap between what people say they will do in calm conditions and what they actually do under pressure. Addressing this requires not just education about risk in theory but behavioral tools that help investors stay disciplined when markets fall.

VII. RECOMMENDATIONS

7.1 For Young Investors

Young investors in Delhi NCR need to treat financial literacy as a non-negotiable personal investment before they increase their exposure to financial markets. Platforms like Zerodha Varsity, SEBI's investor education portal, and credible Hindi and English finance YouTube channels offer free and substantive education that can meaningfully close the knowledge gap.

The habit of independent research needs to be built deliberately. Before acting on any social media recommendation, the practice of checking the fundamentals, understanding the risk, and verifying alignment with personal financial goals should become standard. The near-50 percent rate of acting on unverified tips is not a reflection of bad intentions. It is a reflection of a gap in critical evaluation skills that can be filled with practice.

Panic selling is the single most financially damaging behaviour identified in this study. Young investors with a long time horizon have a genuine structural advantage in financial markets. Using it requires staying invested during downturns, which requires both the knowledge to understand why downturns are temporary and the emotional discipline not to react to negative news. Setting up automated SIPs and consciously reducing portfolio monitoring frequency during volatile periods are practical ways to protect against this bias.

7.2 For Financial Institutions and Fintech Platforms

Mutual fund companies and fintech platforms need to invest in financial literacy content as seriously as they invest in product design and user acquisition. The finding that 51 percent of young Delhi NCR investors struggle to select instruments due to insufficient knowledge represents both a problem and a massive unmet demand for clear, accessible, practical financial education.

Behavioral nudge features built into investment apps could meaningfully reduce panic selling and impulsive decision-making. A cooling-off reminder when an investor attempts to sell a falling SIP, or a flag when an investment appears to follow trending social media content rather than stated personal goals, are low-cost interventions with potentially high impact.

Goal-based investing tools deserve greater prominence on digital platforms. Seventy-three percent of respondents have the right long-term orientation. Platforms that help young investors translate that orientation into structured financial plans with specific goals, appropriate instruments, and progress tracking will produce better outcomes and stronger long-term user retention.

7.3 For Educational Institutions

Personal finance and investment should be a mandatory subject across all undergraduate programs, not just commerce and MBA courses. The finding that over half of postgraduate respondents still struggle with financial instrument selection makes the case clearly: general education does not produce financial literacy. Dedicated instruction in compounding, risk management, portfolio construction, tax planning, and debt management is needed across all disciplines.

Regular campus workshops featuring certified financial planners, SEBI investor education sessions, and experienced investors would create a culture of financial awareness that stays with students as they enter the workforce.

7.4 For Policymakers and Regulators

SEBI's ongoing efforts to regulate finfluencers more strictly deserve to be accelerated and strengthened. The finding that nearly half of young Delhi NCR investors have acted on social media tips without independent research, combined with the strong correlation between social media influence and panic selling, makes the risks of unregulated financial influencer content concrete and measurable.

Mandatory disclosure requirements for commercial relationships, clearer restrictions on unregistered investment advice, and active enforcement against pump-and-dump social media schemes would protect the millions of young investors who currently lack the knowledge to protect themselves.

VIII. LIMITATIONS

Several limitations of this study should be acknowledged clearly.

The use of convenience sampling means the sample may not be perfectly representative of all young investors in Delhi NCR. Respondents who are more digitally active and more connected to the researcher's networks may be overrepresented.

A sample size of 135, while adequate for a descriptive study of this scope, is small relative to the millions of young investors in Delhi NCR. Findings should be treated as directional evidence rather than definitive conclusions about the entire population.

Self-reporting bias is inherent in questionnaire-based research. Respondents may report investment behaviour that is more financially rational or more socially desirable than their actual behaviour. The true rates of panic selling, acting on unverified tips, and social media influence may be higher than reported.

The cross-sectional design captures behaviour at one point in time. Investment behaviour changes over time with experience, market cycles, and life stage transitions, and a single cross-sectional survey cannot capture that evolution.

IX. SCOPE FOR FUTURE RESEARCH

Future research in this area could take several productive directions.

A longitudinal study tracking the same group of young investors over three to five years would reveal how investment behaviour evolves as investors gain experience, increase income, and receive more financial education. This type of research would be particularly valuable for understanding whether early behavioral biases diminish with market experience.

A comparative study between young investors across Delhi NCR, Mumbai, Bengaluru, Chennai, and Hyderabad would establish whether the findings of this study are specific to Delhi NCR's distinct demographic and cultural environment or reflect a broader pan-India pattern.

A qualitative study using in-depth interviews would add psychological depth to the quantitative findings, revealing the underlying motivations, fears, and reasoning processes that drive the investment behaviours documented in this study.

A study specifically designed to measure the impact of finfluencers, combining content analysis of popular finance social media accounts with primary survey data from their followers, would produce policy-relevant insights about the specific mechanisms through which social media shapes investment behaviour.

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X. CONCLUSION

Young investors in Delhi NCR are an active, growing, and fundamentally well-intentioned participant group in India's financial markets. The majority invest through SIPs, target long-term wealth creation, and recognize the value of financial education. These are positive foundations.

But the study documents serious and specific gaps that cannot be overlooked. More than half struggle with financial instrument selection. Nearly half have acted on social media tips without independent research. Over forty percent panic during market downturns. Social media influences nearly two-thirds of investment decisions. Independent research-driven decision-making is the minority behavior.

The correlation data provides the clearest direction forward. Financial literacy is the strongest single correlate of good investment behaviour, at 0.71. Social media influence is almost equally strong in shaping behaviour, at 0.68. The path toward better outcomes for young Delhi NCR investors runs directly through the gap between these two forces. When financial literacy is strong enough to filter social media influence, evaluate tips critically, maintain discipline during downturns, and select instruments aligned with personal goals, the access and convenience of modern investment platforms become genuine tools for wealth creation rather than vehicles for financially uninformed risk-taking.

Bridging the gap between investment accessibility and investment literacy is not just the most important challenge for India's financial ecosystem. It is the most important opportunity. The tools are already in young investors' hands. The knowledge to use them wisely is what remains to be built.

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