

Online Broking Platforms: A New Investment Perception of Today's Youth

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Prerna Omprakash Singh

Research Scholar

St. Andrews College of Arts Science and Commerce, Mumbai, Maharashtra, India

Dr. Kesar Lalchandani

Faculty

The Kalyan Wholesales Merchants Education Society's

Laxman Devram Sonawane College of Arts Science and Commerce, Mumbai Maharashtra, India

Abstract

Online broking stages have reshaped the way youthful people take an interest in monetary markets. What was once considered a complex action restricted to specialists or the well off has presently ended up an ordinary monetary propensity among today's youth. The simple openness of smartphones, high-speed web, and user-friendly apps has made contributing consistent. For numerous youthful speculators, online exchanging is not as it were a way to monetary development but too a implies to accomplish freedom and detached pay at an early age. This ponder investigates how innovation and social media have impacted youthful investors' mindfulness, discernments, and choices with respect to online broking stages.

Keywords: Online Broking Platforms, Perception of Youth, Investment, Youth's Investment Decisions, Awareness of Online Broking Platforms

Introduction

Online broking stages have in a general sense changed how people connected with monetary markets. Nowadays, it has ended up a "way of life propensity" for the youth. The rise of smartphones and high-speed web has democratized fund, permitting anybody to purchase offers, shared reserves, or cryptocurrencies with a single tap. For the more youthful era, contributing is no longer approximately protecting capital for ancient age; it is seen as a instrument for producing inactive salary and accomplishing monetary autonomy early. This move in discernment, from fear of the advertise to dynamic support, is generally driven by user-friendly apps that make exchanging as straightforward as social organizing. The reports demonstrated that 60% of youthful financial specialists beneath age of 25 conceded that their venture choices were specifically impacted by monetary substance seen on web (Analytics, 2025).

Problem Statement

Online broking stages have changed youth speculation interest; however basic holes endure in understanding this move. Whereas circumstantial prove proposes stages have reshaped speculation discernments making contributing show up available and optimistic. Besides, in spite of the fact

that social media certifiably impacts money related choices, the particular affect instruments through which advanced substance drives speculation choices by means of online broking apps stay vague. This think about addresses these holes by exploring mindfulness incongruities, measuring perceptual shifts, and evaluating social media impact on youth speculation behavior through online broking stages.

Review of Literature

The developing youth intrigued in online broking stages as elective pay sources in the midst of restricted work openings. Ponders uncover solid mindfulness but restricted interest due to hazard recognition, need of information, and inadequately monetary instruction. It emphasizes the require for way better speculation mindfulness and preparing to energize capable advanced speculation conduct among understudies (Jamal, 2024).

The understudies are progressively drawn to online broking stages for simple, advanced contributing. Investigate highlights solid mindfulness of Tastes, common reserves, and cryptocurrencies, impacted by peers and social media. In any case, fear, restricted pay, and destitute monetary information ruin cooperation. Earlier works push that budgetary proficiency and straightforward fintech devices can change interest into certain, long-term contributing (Srivastava, 2025).

Social media has developed as a key impact on youthful investors' money related conduct. Thinks about highlight that stages like YouTube, Instagram, and Twitter give simpler get to to advertise bits of knowledge and cultivate speculation certainty. Be that as it may, they moreover advance incautious and short-term choices due to deception. Earlier inquire about stresses combining advanced learning with money related instruction to guarantee dependable and educated contributing among youth (Aishwarya, 2025).

Social media has become influencer and source of financial information for youth. Later study uncovers that influencers on social media such as YouTube and Instagram influences the youth in terms of their investing decisions. In any case, restricted monetary education leads to particular believe and short-term thought processes. Hence, coordination solid online direction with formal monetary instruction remains vital for economical speculator conduct (Yadav, 2025).

The study highlights that young investors prefer apps over traditional broking due to comfort. Ponders uncover that whereas around 89% of financial specialists support online exchanging over conventional broker-led approaches, critical fulfilment holes endure with respect to specialized foundation, security measures, and client back. Key challenges incorporate login disappointments, organize disturbances, and lacking help frameworks that dishearten broader appropriation. Statistic investigation appears solid affiliations between age, instruction, and stage inclination, with clients matured 18–30 a long time illustrating most elevated engagement. Prevalent stages like Zerodha, Blessed messenger One, and Groww overwhelm advertise utilization. It emphasizes that settling specialized restraints and improving quality helps to grow client satisfaction and quickening advanced appropriation among differing speculator masses (Khakhar, 2025).

Research Methodology

Objectives

1. To assess the level of awareness of online broking platforms among young investors.
2. To investigate how online broking platforms have transformed investment perceptions among today's youth.
3. To evaluate the impact of social media and digital influence on youth's investment decisions through online broking platforms.

Hypothesis

Hypothesis 1

1. **H₀:** There is no significant difference in awareness levels of online broking platforms among different segments of young investors.

2. **H₁**: There is a significant difference in awareness levels of online broking platforms among different segments of young investors.

Hypothesis 2

1. **H₀**: Online broking platforms have not significantly transformed investment perceptions among young investors.
2. **H₁**: Online broking platforms have significantly transformed investment perceptions among young investors.

Hypothesis 3

- **H₀**: A social media and digital influence do not significantly impact young investors' investment decisions made through online broking platforms.
- **H₁**: A social media and digital influence significantly impact young investors' investment decisions made through online broking platforms.

Significance

This study is important for both academic research as well as for decision-making. From an scholarly point, it gives unique prove approximately how innovation changes the way youthful individuals think almost contributing, an region where inquire about is still constrained. The study will add information to existing literatures by measuring awareness level & perceptions of youth and impact of social media.

The inquire about benefits three fundamental bunches. For fintech companies and online broking stages, the discoveries uncover what youthful financial specialists know, what they incline toward, and how they make choices. This makes a difference companies plan superior apps and promoting methodologies. For government controllers and policymakers, the ponder gives prove around social media's part in impacting youthful speculators, making a difference them make rules to avoid deception and ensure unpractised dealers. For budgetary teachers, the inquire about distinguishes crevices in information and mental obstructions, empowering them to plan way better preparing programs that offer assistance youthful individuals contribute responsibly.

The think about too things for society since it appears how computerized innovation is changing who can contribute and how riches is built among more youthful eras. Understanding this move is significant for guaranteeing reasonable money related openings and empowering sound long-term contributing propensities.

Methodology

This consider utilized a clear investigate approach to get it how youthful individuals see online broking stages. The data was collected by using two approaches. To begin with, the analyst made surveys and disseminated them to members to specifically assemble data approximately their mindfulness, venture sees, and how social media influences their choices. Moment, existing sources were surveyed, counting distributed investigate articles, scholastic diaries, industry reports, websites, and course readings, to get it what is as of now known approximately this subject. The simple random sampling method is used so each respondent will get equal chance of selection and to avoid biasness. A add up to of 57 youths from the Mumbai locale completed the surveys and given their responses.

The collected data was dissected utilizing Vassarstats computer program, which made a difference calculate insights, distinguish designs, and get it connections in the information. To assemble inquire about articles and foundation data, the analyst looked numerous online databases and stages such as Google Researcher, Science Coordinate, and Inquire about Door to discover significant considers and later talks approximately youth contributing conduct, fintech appropriation, and the impact of social media on money related choices.

Limitations

1. The region in scope is Mumbai city, so findings may not apply to young investors in other regions who might have different demographics, financial knowledge, or attitudes toward investing.
2. Respondents may not accurately report their true awareness or information when answering questionnaires.
3. The study relies only on written surveys and multiple instruments could have been used to capture detailed insights.

Data Analysis

To assess the level of awareness of online broking platforms among young investors.

Category	Observed Frequency	Expected Frequency	Expected Proportion	Percentage Deviation	Standardized Residuals
A	3	11.4	0.2	-73.68%	-2.49
B	4	11.4	0.2	-64.91%	-2.19
C	11	11.4	0.2	-3.51%	-0.12
D	18	11.4	0.2	+57.89%	+1.95
E	21	11.4	0.2	+84.21%	+2.84
F				----	----
G				----	----
H				----	----

Sums:	
Observed Frequencies:	57
Expected Frequencies:	57
Expected Proportions:	1.0

Reset Calculate

[Note that for df=1, the calculated value of chi-square is corrected for continuity.] [For df=1, this is the uncorrected value of chi-square.]

chi-square = 22.91

df = 4 [P is non-directional]

P = 0.0001

Chi-square Test using Vassarstats

Inference

Vassarstats program was utilized to perform a Chi-square Test. The P-value obtained through test is less than 0.0001, which is impressively lower than the standard centrality limit of 0.05. Based on this result, the invalid speculation was rejected, and the substitute speculation was acknowledged. This measurable prove that there is a significant difference in awareness levels of online broking stages among young investors.

To investigate how online broking platforms have transformed investment perceptions among today's youth.

Category	Observed Frequency	Expected Frequency	Expected Proportion	Percentage Deviation	Standardized Residuals
A	4	11.4	0.2	-64.91%	-2.19
B	1	11.4	0.2	-91.23%	-3.08
C	11	11.4	0.2	-3.51%	-0.12
D	28	11.4	0.2	+145.61%	+4.92
E	13	11.4	0.2	+14.04%	+0.47
F				----	----
G				----	----
H				----	----

Sums:	
Observed Frequencies:	57
Expected Frequencies:	57
Expected Proportions:	1.0

Reset Calculate

[Note that for df=1, the calculated value of chi-square is corrected for continuity.] [For df=1, this is the uncorrected value of chi-square.]

chi-square = 38.7

df = 4 [P is non-directional]

P = <.0001

Chi-square Test using Vassarstats

Inference

Vassarstats was used to do a Chi-square Test. In the above table, P value obtained is less than 0.0001, which is less than 0.05. Hence, we accept the alternate hypothesis, that online broking platforms have significantly transformed investment perceptions among young investors.

To evaluate the impact of social media and digital influence on youth's investment decisions through online broking platforms.

Category	Observed Frequency	Expected Frequency	Expected Proportion	Percentage Deviation	Standardized Residuals
A	15	11.4	0.2	+31.58%	+1.07
B	13	11.4	0.2	+14.04%	+0.47
C	20	11.4	0.2	+75.44%	+2.55
D	5	11.4	0.2	-56.14%	-1.9
E	4	11.4	0.2	-64.91%	-2.19
F				----	----
G				----	----
H				----	----

Reset	Calculate
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[Note that for df=1, the calculated value of chi-square is corrected for continuity.] [For df=1, this is the uncorrected value of chi-square.]

chi-square = 16.25

df = 4

P = 0.0027 [P is non-directional]

Sums:

Observed Frequencies: 57

Expected Frequencies: 57

Expected Proportions: 1.0

Chi-square Test using Vassarstats

Inference

Vassarstats was used to do a Chi-square Test. In the over tables, the P-value is 0.0027, which falls well underneath the noteworthiness esteem of 0.05. Based on this factual result, the invalid theory was rejected and the interchange theory was acknowledged. This prove conclusively illustrates social media and computerized impact altogether affect youthful investors' venture choices made through online broking stages.

Findings

The investigate uncovers tall by and large mindfulness of online broking stages among the examined youth populace. Out of 57 respondents, 39 respondents selected awareness level as either 4 or 5 on a 5-point scale, representing strong awareness with apps like Zerodha, Groww, Upstox, and others.

The inquire about gives solid prove that online broking stages have essentially changed youth speculation discernments. When inquired whether these stages have changed recognition among youthful financial specialists, 41 respondents (71.9%) either concurred or unequivocally concurred with the explanation. Particularly, 28 respondents (49.1%) chosen "Concur," whereas 13 respondents (22.8%) chosen "Unequivocally Agree."

The investigate illustrates that social media and computerized substance do impact youth speculation choices, in spite of the fact that the concentrated changes over people.

Youth respondents emphasized five key topics: administrative believe through SEBI-registered stages, money related education some time recently contributing, doubt toward social media influencers, passionate teach and persistence, and stage authority.

Suggestions

Online broking administrations ought to consolidate obligatory and gamified learning modules for monetary education, which clients must total some time recently being able to utilize progressed exchanging administrations (such as F&O or intraday exchanging). Given the prove of tall mindfulness but considerable information crevices, these "learning checkpoints" would guarantee that youth are mindful of showcase nuts and bolts and specialized dangers some time recently contributing, hence straightforwardly countering the concern for progressed preparedness.

Regulators and social media destinations ought to entirely implement standardized divulgence labels on monetary influencers. The study highlights that social media has a major impact on youngster's decision, standardized visual prompts (such as "Supported Substance," "Not SEBI Enrolled Advisor") would help youngsters speculators to recognize between objective financial education and paid promotion, hence capitalizing on their common misgiving.

Conclusion

This study emphasizes on affirms that online broking stages have effectively democratized fund for the more youthful era, changing contributing from an select action into an available, regular propensity. The discoveries definitively appear that youthful speculators in Mumbai have tall mindfulness of these stages and see them as basic instruments for money related freedom. Factual examination approved that this recognition move is noteworthy and that social media plays a basic, in spite of the fact that complex, part in forming speculation choices.

However, the think about too uncovers a pivotal hole between get to and availability. Whereas youth are energetic to contribute, their input highlights a solid require for way better security, believe in controlled (SEBI) brokers and more profound monetary information to explore dangers. Social media acts as a capable help, however youthful speculators stay distrustful of influencers, inclining toward to confirm data or maybe than taking after it indiscriminately.

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