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INFLUENCE OF FINTECH APPLICATIONS ON INVESTMENT BEHAVIOUR OF COLLEGE STUDENTS: EVIDENCE FROM COIMBATORE CITY

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ABSTRACT: The proliferation of Financial Technology (FinTech) applications has significantly reshaped the investment ecosystem, particularly among young individuals. This study investigates the influence of FinTech applications on the investment behaviour of college students in Coimbatore City. A descriptive research design was adopted, and primary data were collected from 100 respondents using a structured questionnaire. Statistical tools such as descriptive statistics and chi-square tests were employed. The findings indicate that FinTech applications positively influence early investment, confidence in decision-making, and financial habits. However, inconsistencies in investment frequency highlight behavioural gaps. The study concludes that while FinTech enhances financial participation, integrating financial literacy is essential for sustained and disciplined investment behaviour.

Keywords; FinTech, Investment Behaviour, Financial Literacy, Digital Platforms, College Students, India.

1. INTRODUCTION

The rapid advancement of digital technologies has fundamentally transformed the financial services landscape, leading to the emergence of Financial Technology (FinTech) as a key driver of innovation. FinTech applications have redefined traditional investment practices by offering accessible, cost-effective, and user-friendly platforms that enable individuals to participate in financial markets with minimal barriers.

Among different demographic groups, college students represent a technologically proficient segment that is increasingly engaging with digital financial platforms. The availability of mobile-based investment applications has facilitated early exposure to financial decision-making, thereby influencing investment attitudes and behavioural patterns.

Despite the growing adoption of FinTech applications, there remains limited understanding of their role in shaping consistent and disciplined investment behaviour. While these platforms promote participation, their effectiveness in fostering long-term financial habits is still debatable. This study attempts to bridge this gap by analysing the behavioural influence of FinTech applications among college students in Coimbatore City.

2. LITERATURE REVIEW

Existing research highlights that FinTech applications have significantly improved financial accessibility by simplifying complex investment processes. Digital platforms provide real-time information, low transaction costs, and automated tools, which collectively enhance user engagement and participation in financial markets. There is a significant benefits of fintech adoption, such as improved accessibility and reduced operational costs, particularly among younger, educated professionals in tech-centric industries (Kumar.D et al 2025). However, the study also highlights the trade-offs associated with fintech integration, including cybersecurity and regulatory risks. Behavioural finance studies suggest that ease of access and technological convenience positively influence investment intentions. However, increased participation does not necessarily translate into disciplined or consistent investment behaviour. Young investors, particularly students, often exhibit irregular investment patterns due to limited financial knowledge and lack of long-term planning. Further, empirical studies indicate that demographic and socio-economic factors influence FinTech adoption and usage. Differences in income levels, education, and financial awareness contribute to variations in investment behaviour. Thus, while FinTech applications act as facilitators of financial inclusion, their role in ensuring sustained behavioural

change remains uncertain. This study contributes to the literature by focusing specifically on behavioural consistency among student investors.

Objectives of the Study

- To examine the influence of FinTech applications on the investment behaviour of college students

3. RESEARCH METHODOLOGY

- Research Design: The study adopts a descriptive research design to examine the influence of FinTech applications on investment behaviour.
- Data Collection: Primary Data: Collected through a structured questionnaire using Google Forms. Secondary Data: Journals, articles, and financial reports
- Sampling Technique: Purposive sampling
- Sample Size: 100 college students
- Study Area: Coimbatore City
- Tools for Analysis: The data were analysed using:
  - Frequency Analysis
  - Descriptive Statistics (Mean, Standard Deviation)
  - Chi-square Test

Research Gap

While prior studies focus on FinTech adoption and financial inclusion, limited research has examined:

- Behavioural consistency in investments
- The relationship between FinTech usage and disciplined investing
- Student-specific investment behaviour in Indian urban contexts

4. RESULTS

Table 1.1: Influence on Investment Behaviour

PARAMETERS	N	MINIMUM	MAXIMUM	MEAN	STD. DEVIATION
FinTech apps motivate me to start Investing at an early age	100	1	5	3.91	.911
I feel more confident in making investment decisions after using FinTech apps	100	1	5	3.65	.857
FinTech apps influence my investment decisions in a positive manner	100	1	5	3.58	.923
My savings and investment habits have improved due to the use of FinTech apps.	100	1	5	3.56	.935

FinTech apps encourage me to invest regularly.	100	1	5	3.56	1.085

Source: Generated by author using SPSS

Table 1.1 presents the descriptive statistics of variables related to investment behaviour influenced by FinTech applications. The table includes the number of respondents, minimum and maximum values, mean, and standard deviation, offering insights into how FinTech apps impact investment attitudes and behaviour.

- Early investment motivation (Mean = 3.91)
- Confidence in decision-making (Mean = 3.65)
- Positive decision influence (Mean = 3.58)
- Improvement in savings habits (Mean = 3.56)

Overall, the analysis reveals that FinTech applications have a positive impact on investment behaviour, particularly in motivating early investment and improving confidence, though the level of influence varies among respondents.

Table 1.2: Investment Patterns

S NO	FREQUENCY OF INVESTMENT VIA FINTECH APP	NO. OF RESPONDENCE	PERCENT AGE
1	Monthly	33	33
2	Quarterly	20	20
3	Occasionally	47	47
	TOTAL	**100**	**100**

Source: Primary Data

The table 1.2 depicts that 47% of the respondents invest occasionally, while 33% invest monthly and 20% invest quarterly. This shows that irregular investment behavior is common.

The majority of respondents invest occasionally, accounting for 47% of the sample.

Table 1.3: Behavioural Change

S NO	CHANGE IN INVESTMENT AMOUNT AFTER USING FINTECH APPS	NO.OF RESPONDENCE	PERCENT AGE
1	Yes	52	52
2	No	48	48
	TOTAL	**100**	**100**

The table 1.3 depicts that 52% of the respondents experienced an increase in investment amount after using FinTech apps, while 48% did not. This indicates a slight positive impact of FinTech on investment behavior.

The majority of respondents reported an increase in investment, accounting for 52% of the sample.

Table 1.4: CHI-SQUARE TEST FOR MONTHLY INCOME AND INVESTMENT BEHAVIOR

H_0: There is no significant association between monthly income and investment behavior.

S.NO	VARIABLES	CHI-SQUARE	DF	SIG
1	Reason for Choosing FinTech Apps	24.080	3	.000
2	Motivating Factors for Investment	21.840	3	.000

Source: Generated by Scholar Using SPSS

The Chi-square test was employed in table 1.4 to examine the association between monthly income, reasons for choosing FinTech apps, and factors motivating respondents to invest through FinTech apps. The results reveal a statistically significant association between monthly income and

reasons for choosing FinTech apps ($\chi^2 = 24.080$, df = 3, $p < 0.05$) as well as between monthly income and motivational factors ($\chi^2 = 21.840$, df = 3, $p < 0.05$). Since the p-values are less than the 0.05 significance level, the null hypothesis is rejected.

These findings indicate that investment behavior and motivation are significantly influenced by respondents' income levels.

5. DISCUSSION

- The findings of the study reinforce the argument that FinTech applications serve as effective tools for promoting financial participation among young investors. The ability of these platforms to simplify investment procedures and provide instant access to financial information contributes to increased confidence and reduced entry barriers.
- However, the inconsistency observed in investment behaviour highlights a critical limitation. The results suggest that technological accessibility alone is insufficient to foster disciplined financial habits. Behavioural factors such as lack of financial literacy, short-term orientation, and risk perception continue to influence investment decisions.
- This aligns with behavioural finance theories, which emphasize that investor behaviour is shaped not only by access to information but also by cognitive and psychological factors. Therefore, the integration of financial education with FinTech platforms is essential to enhance their effectiveness in promoting sustainable investment behaviour.

6. CONCLUSION

The study concludes that FinTech applications play a significant role in influencing the investment behaviour of college students by encouraging early participation and improving financial confidence. However, the absence of consistent investment practices indicates that behavioural transformation remains partial. To achieve long-term financial stability among young investors, FinTech platforms must be complemented with structured financial literacy initiatives. Such integration can help bridge the gap between accessibility and disciplined investment behaviour.

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