

A STUDY OF TENDENCY TO INVESTMENT AMONG THE UNIVERSITY UNDERGRADUATES

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ABSTRACT

This study investigates the investment tendencies among university undergraduates, focusing on the factors that influence their propensity to invest. Understanding young adults' investment behaviour is crucial for fostering financial stability and informed decision-making in today's economy. The study aims to identify the roles of financial literacy, personal interest, and awareness of investment opportunities in shaping the investment behaviours of university students. A quantitative research methodology was employed, using structured questionnaires to gather data from 350 undergraduates selected through stratified random sampling from various state and non-state universities. The study used statistical techniques, including descriptive and regression analyses, to uncover relationships between the variables. The significant findings reveal that financial literacy and awareness of investment options are substantial predictors of investment tendencies among undergraduates. Personal interest in financial markets also plays a crucial role in motivating students to engage in investment activities. The results indicate that enhancing financial education and providing accessible investment resources can increase investment participation among young adults. The implications of this study are substantial, as they highlight the need for educational institutions to incorporate financial literacy programs into their curricula. By providing students with essential knowledge and skills, universities can empower them to make informed investment decisions, enhancing their long-term financial well-being. The study's limitations include a focus on a specific geographic region, which may affect the generalizability of the findings, and reliance on self-reported data, which can introduce bias. The study contributes to the existing literature on investment behaviour. It lays the groundwork for future studies on financial literacy among young investors.

Keywords: Awareness of investment, financial literacy, investment behaviour, investment tendency, and personal interest