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RISK TOLERANCE AND INVESTMENT PREFERENCES AMONG GEN Z INVESTORS

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ABSTRACT

As digital natives, Generation Z (Gen Z) investors are reshaping the financial landscape with their unique attitudes toward technology, risk, and sustainability. Their investment behavior is influenced by social trends, online platforms, and evolving financial tools. The study examines the investment preferences, risk tolerance, and awareness levels among Generation Z (Gen Z) investors, focusing on demographic factors influencing their financial behaviours. A survey of 100 investors aged 18–27 was conducted to access their choices across various investment instruments including shares, cryptocurrencies, Systematic Investment Plans (SIPs), fixed deposits, and gold. The Percentage Analysis, Chi-square, and ANOVA were used in this study. The findings reveal that Gen Z investors exhibit a moderate risk tolerance, with a significant gender-based preference for shares and bonds. However, no substantial differences were found in preferences for other investment instruments across genders.

KEYWORDS *Gen Z Investors, Risk Tolerance, Investment Instruments, Financial Education.*

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