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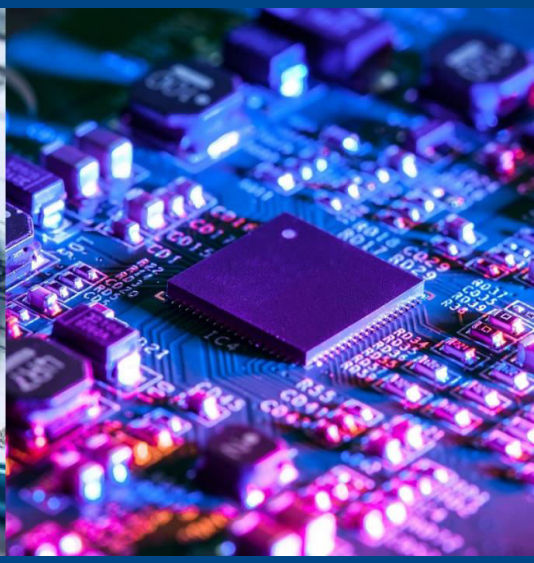

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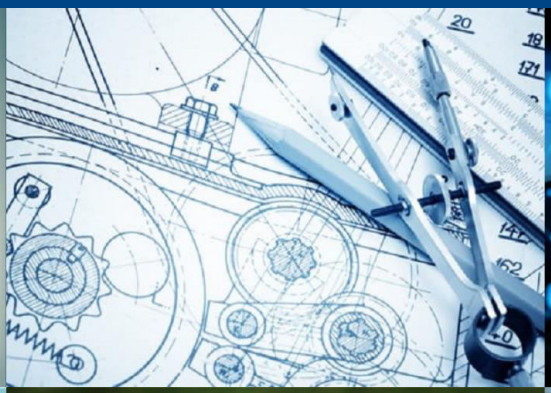

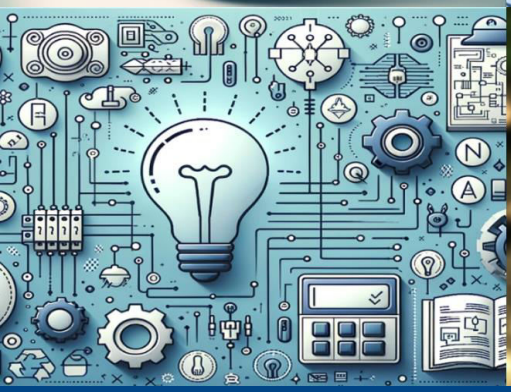

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Factors Influencing Adoption and Behavioral Intention of Young Indian Investors toward AI-Integrated Investment Platforms

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ABSTRACT: The rapid growth of artificial intelligence (AI) in the financial services sector has significantly changed how investors access, analyze, and manage investments. AI-integrated investment platforms provide personalized recommendations, predictive insights, and automated decision-making, improving efficiency and supporting informed choices. This study examines the adoption and behavioral intention of young Indian investors toward such platforms, focusing on technological and behavioral factors influencing their usage. Primary data was collected through a structured questionnaire from 102 respondents, including students, professionals, and self-employed individuals. The study uses descriptive statistics, correlation, regression analysis, t-tests, and ANOVA for data analysis. Findings show that most respondents belong to the 21–25 age group, indicating strong engagement from early working individuals, with balanced gender representation. The results highlight that perceived usefulness is the most important factor influencing adoption, while ease of use has a comparatively smaller impact. Trust plays a crucial role in shaping behavioral intention, with higher trust leading to continued usage. Regression analysis confirms that adoption significantly strengthens behavioral intention. Correlation results also indicate strong positive relationships between usefulness, trust, adoption, and intention. Demographic factors such as age and gender show minimal influence. The study integrates models like TAM, UTAUT, and TPB to explain investor behavior. It suggests that fintech firms should focus on improving reliability, security, and user awareness. Overall, adoption is mainly driven by perceived benefits, trust, and prior experience, offering valuable insights for enhancing user engagement and platform effectiveness.

KEYWORDS: AI investment platforms, behavioral intention, fintech, trust, TAM, UTAUT

I. INTRODUCTION

The financial services industry has experienced rapid transformation with the rise of digital technologies, particularly the use of artificial intelligence (AI) in investment decision-making. AI-powered tools such as robo-advisors, algorithmic trading systems, and automated financial planning platforms have improved the efficiency and accessibility of financial services. By using data analytics, machine learning, and predictive models, these tools help investors make better decisions while offering services like portfolio management and risk assessment at lower costs.

In India, the growth of fintech and digital platforms has expanded access to investment opportunities. Mobile trading apps, online platforms, and digital payment systems have encouraged wider participation, especially among young investors. Increased internet access, smartphone usage, and growing financial awareness have enabled individuals to start investing earlier. This group tends to prefer digital platforms due to their convenience and easy access to information.

AI-based investment platforms are particularly useful for individuals with limited financial knowledge, as they simplify complex processes and provide personalized recommendations based on user goals and risk preferences. By analyzing large datasets, these systems identify patterns that may not be easily recognized by individual investors, making them a valuable support tool.

However, adoption among young Indian investors is not uniform. Concerns about trust, data privacy, transparency, and financial risks often influence their willingness to use such platforms. Limited understanding of AI systems can also lead to hesitation or over-dependence.

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Existing research has largely focused on developed markets and general investor groups, with less attention on young Indian investors and behavioral factors. This study addresses this gap by examining both technological and behavioral influences on adoption and continued usage, providing insights for fintech firms, policymakers, and investors.

II. REVIEW OF LITERATURE

Nain, I., Rajan, S., Natchimuthu, N. and Shivanna, G. (2024) The study identifies perceived usefulness, trust, and cost-effectiveness as key factors driving robo-advisor adoption in India, while privacy concerns, lack of human interaction, and low financial awareness act as major barriers. It highlights the need for improved investor education to enhance adoption.

Kulshrestha, N., Malviya, M., Balaji, D. V., Vaikos, P. D., Mishra, B. R., & Dsouza, J. J. (2025) The study highlights that AI-driven solutions enhance financial literacy by providing insights into financial concepts and risk analysis, enabling individuals to make more informed and responsible investment decisions.

Pathak, A., and Bansal, V. (2025) The study identifies helpfulness, ease of use, and reliability as key factors influencing the adoption of AI-based digital agents, while security and trust concerns also play a crucial role in user acceptance.

Praveen, R. V. S., Vemuri, H. K., Peri, S. S. S. R. G., Sista, S., Saxena, V., & Saxena, P. (2025) The study shows that AI and machine learning enhance financial literacy by providing personalized insights, increasing awareness of financial products and risks, and improving investor decision-making.

Ming, K. L. Y., Jais, M., Hui, Y. L., Soon, L. P., Siew, A. L. S., & Ling, L. S. (2023) The study identifies perceived usefulness, information accuracy, and usability as key factors influencing the use of AI tools like ChatGPT for financial information, with trustworthiness playing a critical role in shaping user intention.

Noonpakdee, W. (2020) The study highlights that efficiency, automation, and improved decision-making positively influence the adoption of AI in financial investments, while transparency and risk management remain key concerns.

Manrai, R., & Gupta, K. P. (2023) This study looks into how Indian investors perceive AI-based investment services. It is clear from the outcome of this study that perceived usefulness, technology trust, and benefit cost are key factors influencing the intention to adopt
AI-based investment services. While issues like security and lack of human judgment do pose constraints in adoption.

Belanche, D., Casal, L. V., & Flavin, C. (2019) The adoption of robo-advisors within the FinTech system is investigated in this current study. The adoption of robo-advisors is mainly influenced by the factors: perceived value, perceived ease of use and perceived lower risk of use, where Trust in automation plays a significant role

Singh, S., & Kumar, A. (2025) In this article, a hybrid model has been investigated in which consumer attitudes towards robo advisory system on AI technology has been examined. This study demonstrated that technology readiness, belief in AI's intelligence and personalization have an impact on consumer attitude toward robo advisory. Consumer behavior intention depends upon trust and perceived risk. It is suggested that merging the behavioraland technological elements can be a comprehensive explanation for the adoption of robo advisory system.

Khanna, P., & Jha, S. (2024) This paper reviews robo-advisory as a digital financial service utilizing the capabilities of artificial intelligence. The findings imply that automation, asset management and economics play vital roles in attracting investors to use the robo-advisory services. However, absence of knowledge and trust form a critical barrier to robo-advisory acceptance.

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RESEARCH GAPS

Although several studies examine the adoption of AI-powered investment tools, most focus on general investor groups or developed markets, with limited attention to young Indian investors. Existing research often treats retail investors as a homogeneous group, overlooking the unique characteristics of younger individuals, who tend to be more risk-taking, technologically aware, and less experienced.

Furthermore, prior studies mainly emphasize technological factors such as usefulness and ease of use, while giving less importance to behavioral and psychological aspects like trust, risk perception, overconfidence, and financial literacy. Young investors may rely heavily on AI-generated advice due to limited expertise, making these factors critical.

Additionally, while adoption has been widely studied, fewer studies explore behavioral intention, particularly the willingness to continue using AI platforms. Factors such as transparency and explainability of AI recommendations are also underexplored. Moreover, limited research considers India-specific market conditions, highlighting the need for more contextualized studies.

Research Objectives

This research is guided by three primary objectives:

- To determine the technological determinants of AI-based investment platforms in young Indian investors.
- To examine the determinants of behavior and psychology that would impact the behavioral intentions of young Indian investors towards the AI-enabled investment platforms.
- To examine the behavioral and technological factors' combined impact on the adoption and continuous usage of AI-enabled investment platforms.

By accomplishing this goal, the study can suggest applicable guidelines to FinTech companies, financial institutions, and policymakers to help them in the design, education, and regulation of the platform systems. Finally, this research is committed to making AI-enabled investment platforms to be a responsible and sustainable practice in the Indian financial market.

Research Hypotheses

Based on the objectives of the study and grounded in the Technology Acceptance Model (TAM) and trust-based adoption theories, the following hypotheses are proposed to examine the factors influencing the adoption and behavioral intention of young Indian investors toward AI-assisted investment platforms.

H1: Perceived usefulness has a significant positive impact on the adoption of AI-assisted investment platforms.

H2: Perceived ease of use has a significant positive impact on the adoption of AI-assisted

Investment platforms.

H3: Trust in AI-assisted investment platforms has a significant positive impact on behavioral intention.

H4: Adoption of AI-assisted investment platforms has a significant positive impact on behavioral intention to use.

The corresponding null hypotheses assume no significant relationships among these variables. This study integrates both technological factors (usefulness and ease of use) and behavioral factors (trust and adoption). Statistical techniques such as descriptive analysis, correlation, and regression will be applied to test these relationships and determine their significance.

III. RESEARCH METHODOLOGY

This chapter explains the research design, data collection methods, variables, and statistical tools used to analyze the factors influencing the adoption and behavioral intention toward AI-assisted investment platforms among young Indian investors. The study follows a structured and objective approach to achieve its research objectives.

A descriptive and analytical research design is adopted. The descriptive aspect focuses on understanding key variables such as perceived usefulness, perceived ease of use, trust, adoption, and behavioral intention. The analytical aspect examines the relationships between these variables to identify their impact on adoption and continued usage. The study uses a quantitative approach based on numerical data collected from respondents.

The target population consists of young Indian investors who are either using or aware of AI-based investment platforms such as robo-advisors and algorithm-driven applications. A sample size of 102 respondents was selected. A

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non-probability convenience sampling method was used, considering respondents' accessibility and willingness to participate. Primary data was collected through a structured questionnaire using a five-point Likert scale ranging from "strongly disagree" to "strongly agree." The survey was conducted online using Google Forms for ease of access and wider reach.

Secondary data was collected from research papers, journals, and financial reports to support the study framework. The dependent variables include adoption and behavioral intention, while independent variables consist of perceived usefulness, perceived ease of use, and trust. Demographic factors such as age, gender, education, and employment were also considered.

Data analysis was carried out using Microsoft Excel. Descriptive statistics were used to summarize respondent profiles, while correlation and regression analyses examined relationships and impact between variables. Additionally, t-tests and ANOVA were applied to study differences across demographic groups. Hypotheses were tested at a 5% significance level.

Ethical standards were maintained, ensuring voluntary participation and data confidentiality. Overall, the methodology integrates technological and behavioral factors to provide a comprehensive understanding of AI adoption among young investors.

Data Analysis & Interpretation

3.1. Socio-Demographic Analysis of the Respondents

3.1.1 Age-wise analysis of Respondents

Table 1.1: Age-wise Distribution of Respondents

Age Group	Frequency
18–20	10
21–25	57
26–30	26
30+	9

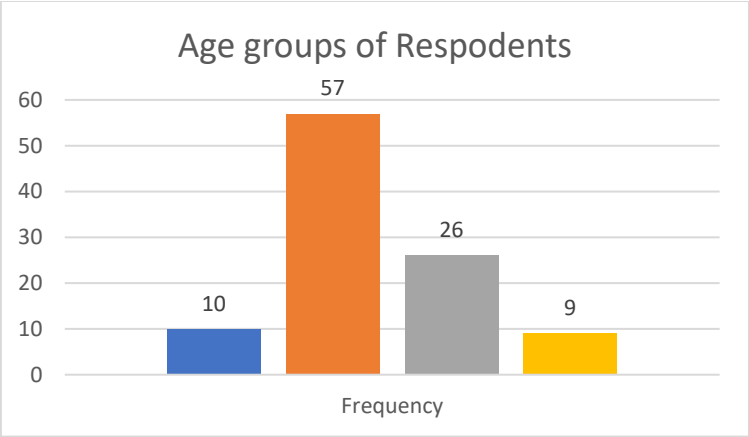

Fig 1.1

The age distribution shows that most respondents belong to the 21–25 age group (57), followed by 26–30 (26). Smaller groups include 18–20 (10) and above 30 (9). This indicates that the sample is largely composed of young individuals, particularly those in early career or education stages, who are more likely to be tech-savvy and engaged in digital

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finance. The inclusion of younger and slightly older respondents ensures some diversity. Overall, the distribution aligns with the study's focus on young investors.

3.1.2 Gender-wise Distribution of Respondents

Table 1.2: Gender-wise Distribution of Respondents

Gender	Count
Male	50
Female	40

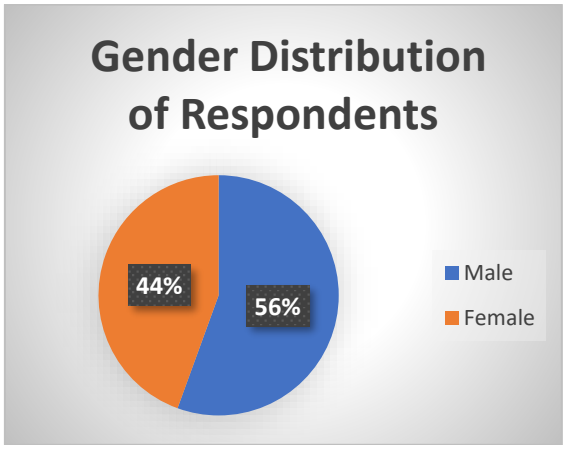

Fig 1.2

The sample includes 50 males and 40 females, showing a fairly balanced distribution with slight male dominance. This ensures diverse perspectives and reflects growing female participation in investment decisions, enhancing the study's reliability.

3.1.3 Respondents Employment Status

Table 1.3: Respondents Employment Status

Employment Status	Count
Student	32
Employed	46
Self-employed	19
Unemployed	5

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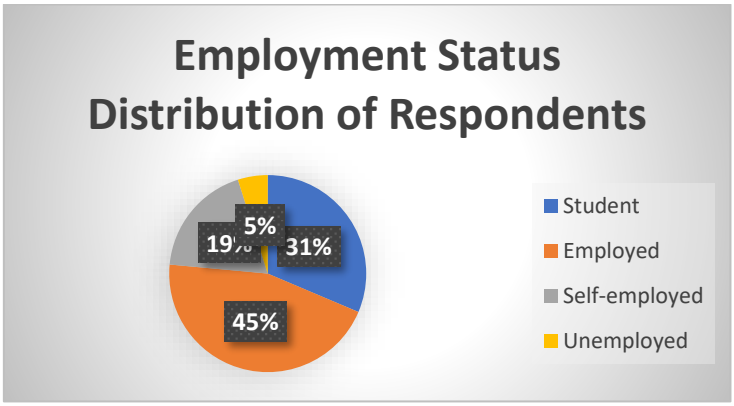

Fig 1.3

The employment profile shows 46 employed, 32 students, 19 self-employed, and 5 unemployed respondents, indicating that most are financially active. The inclusion of students reflects early financial awareness, while self-employed individuals add diversity. Overall, the sample represents varied income levels and financial engagement.

3.2. Analysis of Adoption of AI Investment Platforms

Table 1.4: Adoption Level of AI Platforms

Adoption Level	Frequency	Percentage
High	19	19%
Moderate	60	59%
Low	23	23%
Total	**102**	

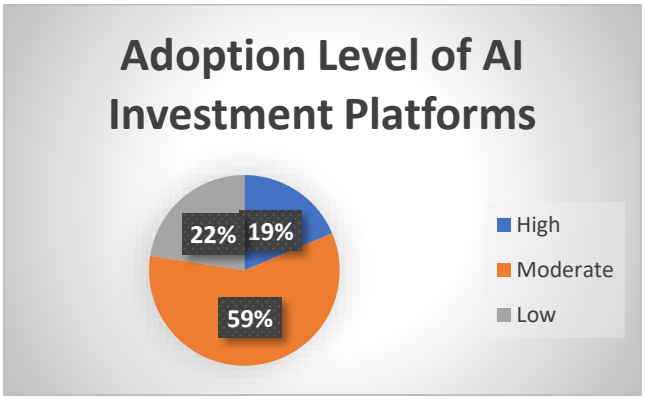

Fig 1.4

Adoption analysis shows 59% moderate, 19% high, and 23% low adoption, indicating limited full-scale usage of AI platforms. Moderate adoption reflects partial use, while low adoption highlights barriers like lack of awareness, trust issues, and complexity. High adopters show strong confidence. Overall, improving awareness, usability, and trust can enhance adoption.

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3.3. Descriptive Analysis of Key Variables

Table 1.5: Descriptive Statistics

Variable	Mean	Standard Deviation
Usefulness	3.47	0.80
Ease	3.37	0.83
Trust	3.31	0.78
Adoption	3.20	0.78
Intention	3.28	0.81

Descriptive statistics show all variables have mean values above 3, indicating a positive perception of AI-based platforms. Perceived usefulness is the most influential, followed by ease of use, while trust reflects moderate confidence. Adoption and behavioral intention indicate moderate willingness to use these platforms. Standard deviation values (0.78–0.83) suggest generally consistent responses.

3.4 Correlation Analysis

Table 1.6: Correlation Matrix of Key Variables

	Usefulness	Ease	Trust	Adoption	Intention
Usefulness	1				
Ease	0.680284852	1			
Trust	0.567825974	0.51644761	1		
Adoption	0.554325778	0.463127855	0.680545	1	
Intention	0.746085646	0.530382591	0.650421	0.759976	1

Correlation analysis indicates positive relationships among all variables. Perceived usefulness (r = 0.746) and adoption (r = 0.760) show strong links with behavioral intention, while trust is also strongly associated with adoption (r = 0.681) and intention (r = 0.650). Perceived ease of use shows moderate influence. Overall, both technological and behavioral factors significantly affect user behavior.

3.5 Regression Analysis

3.5.1 Impact of Perceived Usefulness and Ease of Use on Adoption of AI Investment Platforms

Table 1.7: Regression Results Showing the Impact of Perceived Usefulness and Ease of Use on Adoption

Variables	Coefficient (β)	Standard Error	t-Statistic	p-value	Result
Intercept	**1.192**	**0.303**	**3.941**	**0.000**	**Significant**
Perceived Usefulness	**0.432**	**0.110**	**3.942**	**0.000**	**Significant**
Perceived Ease of Use	**0.150**	**0.106**	**1.417**	**0.160**	**Not Significant**

Regression results show that perceived usefulness significantly influences adoption ($\beta = 0.432$, $p < 0.05$), while perceived ease of use is not significant ($\beta = 0.150$, $p > 0.05$). This indicates that users prioritize performance over usability. Hence, H1 is accepted and H2 is rejected.

3.5.2 Impact of Trust on Behavioral Intention towards AI Investment Platforms

Table 1.8: Regression Results Showing the Impact of Trust on Behavioral Intention

Variables	Coefficient (β)	Standard Error	t-Statistic	p-value	Result
Intercept	1.037	0.269	3.859	0.000	Significant
Trust	0.676	0.079	8.563	0.000	Significant

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The regression results show that trust has a strong and significant impact on behavioral intention ($\beta = 0.676$, $p < 0.05$). This indicates that users who trust AI platforms are more likely to continue using them in the future. Trust plays a critical role in reducing uncertainty and enhancing user confidence, especially in financial decision-making contexts. Therefore, H3 is accepted.

3.5.3 Impact of Adoption on Behavioral Intention towards AI Investment Platforms

Table 1.9: Regression Results Showing the Impact of Adoption on Behavioral Intention

Variables	Coefficient (β)	Standard Error	t-Statistic	p-value	Result
Intercept	0.755	0.222	3.400	0.001	Significant
Adoption	0.788	0.067	11.693	0.000	Significant

The analysis further shows that adoption has a highly significant positive effect on behavioral intention ($\beta = 0.788$, $p < 0.05$). This suggests that users who have already adopted AI platforms are more likely to continue using them. Actual experience with the platform strengthens familiarity, satisfaction, and long-term engagement. Thus, H4 is accepted.

3.6 Gender-wise Comparison of Adoption of AI Investment Platforms

Table 2.0: Results of Independent Sample t-Test Comparing Adoption Levels Across Gender

Particulars	Male Adoption	Female Adoption
Mean	3.205	3.263
Variance	0.685	0.542
Observations	50	40
Degrees of Freedom (df)	87	
t-Statistic	-0.348	
p-value (Two-tail)	0.728	
t-Critical (Two-tail)	1.988	

An independent sample t-test shows no significant difference in adoption between male and female respondents ($p = 0.728 > 0.05$). Although females have a slightly higher mean score, the difference is minimal, indicating that gender does not influence adoption.

3.7 Analysis of Variance (ANOVA) for Investor Age Groups

Table 2.1: Descriptive Statistics of Investor Age Groups

Age Group	Count	Sum	Average	Variance
Below 21	10	30.5	3.05	0.3861
21–25	57	181.5	3.1842	0.5503
26–30	9	34.25	3.8056	0.1372
31–35	9	28.75	3.1944	0.9184

Table 2.2: ANOVA – Single Factor Analysis of Age Groups

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	3.4339	3	1.1446	2.1695	0.0980	2.7173
Within Groups	42.7352	81	0.5276			
Total	46.1691	84				

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ANOVA results show that the p-value (0.098) is greater than 0.05, indicating no significant difference in adoption across age groups. Although the 26–30 age group shows a slightly higher mean adoption score, the variation within groups is substantial. This suggests that age does not play a significant role in influencing adoption behavior among young investors.

IV. RESEARCH OUTCOMES AND FINDINGS

The study examines the adoption and behavioral intention of young Indian investors toward AI-integrated investment platforms, focusing on key technological, behavioral, and demographic factors. The analysis is based on descriptive statistics, correlation, regression, t-tests, and ANOVA.

Demographic findings show that most respondents belong to the 21–25 age group, followed by 26–30, indicating that early-career individuals form the primary user base. The sample includes a balanced representation of male and female respondents, with most participants being employed, along with students and self-employed individuals. This reflects the involvement of financially active individuals.

Adoption levels indicate that 59% of respondents demonstrate moderate adoption, while 19% show high adoption and 23% low adoption. This suggests that although AI-based platforms are gaining acceptance, many users are still in the early stages of adoption.

Descriptive results highlight perceived usefulness as the most influential factor, followed by ease of use and trust. Correlation analysis reveals strong positive relationships among all variables, with perceived usefulness and adoption showing strong links to behavioral intention.

Regression results indicate that perceived usefulness significantly influences adoption, while ease of use has no significant impact. Trust and adoption both strongly affect behavioral intention. Additionally, t-test and ANOVA results show no significant differences based on gender and age.
Overall, the findings suggest that perceived benefits, trust, and prior usage play a key role in driving adoption and continued usage of AI-based investment platforms among young investors.

V. LIMITATIONS OF THE STUDY

Despite offering valuable insights, the study has certain limitations. Firstly, the use of a structured questionnaire may lead to response bias, as participants might misunderstand questions or provide socially desirable answers. Secondly, the study focuses on individual behavior and does not consider macroeconomic factors such as market conditions or regulatory policies, which can influence investment decisions. Thirdly, constructs like financial literacy and technological awareness are measured indirectly through variables such as perceived usefulness, ease of use, and trust, which may not fully capture actual knowledge or skills.

Additionally, the use of convenience sampling with a limited sample size restricts the generalizability of the findings to a broader population. The study mainly represents young, digitally active investors, excluding other groups. Lastly, the dynamic nature of AI technologies means that user perceptions may change over time. Therefore, the findings reflect a specific period and should be interpreted cautiously.

VI. CONCLUSION

This study examines the factors influencing the adoption and behavioral intention of young Indian investors toward AI-based investment platforms. The findings show that both technological and behavioral factors significantly shape user decisions. Perceived usefulness emerges as the most important determinant of adoption, indicating that investors prefer platforms that enhance performance and decision-making efficiency. While perceived ease of use has a positive effect, its influence is comparatively lower

.

Among behavioral factors, trust plays a crucial role in driving behavioral intention. Investors are more likely to continue using AI platforms when they perceive them as reliable and secure. Additionally, prior adoption strongly influences future usage, highlighting the importance of user experience.

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The study also finds that demographic factors such as age and gender have minimal impact on adoption. Overall, improving platform utility, trust, and reliability can significantly enhance adoption and continued use of AI-based investment platforms among young investors in India.

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